The National Association of Real Estate Brokers Presents... 2020 Mid-Winter Conference

February 8-13, 2020 Mirage Las Vegas Hotel, Las Vegas, Nevada

Elon



National Association of Real Estate Brokers

Buyers get up to \$10,000 for their down payment

or 3% of purchase price, whichever is less. (Product availability restrictions apply)

Learn more about Bank of America's Community Homeownership Commitment" at bankofamerica.com/homeowner.

What would you like the power to do?* BANK OF AMERICA 🦇



Down Payment Grant Program. "Qualified borrowers must meet nightity requirements including, but not limited to, being owner occupants, meeting uncan qualifying income Institutions and purchasing ahome within a certain gengraphical area. Minimum combined loan to-value must be greater than or equal to 80%. Program funds can be applied toward down payment only. Bonower's cannot receive program funds as cash back in excess of earnest receive deposits. Dewn Payment Grant program may be considered Grant income and a 1099-MISC will be issued; consult with your fae advisor. May be combined with other offices. For properties not located is a low- to moderate-income census tract, the maximum borrowerke borrower annual qualifying mouse limit is 30% of Federal Financial Institution Examination Council Area Median Income For properties located in a low-to-moderate income centas, stact, there are no income limits. These income limits are subject to charge without notice. The home loan must fairly with Bark of America. The Bank of America Down Payment Drant Program may only be applied once to an eligible mort gapelyroper by regardless of the number of applicants. Bank of America may change or docuntinue the Bank of America Down Payment Grant Program or America's Home Grant Program or any portion of it without indice. Not available with all loan products, please ask for details.

Orest and collateral are subject to approval Terms and conditions apply. This is not a commitment to lend. Programs, runes, terms and conditions are subject to change without notice Bank of America Community Homeownenting Commitment is astrademark of Bank of America Corporation What would you like the power to do? Bank of America and the Bank of America logis are registered trademarks of Bank of America Corporation Bank of America, N.A., Member FDIC @ Equal Housing Lender.

C3220 Bank of Amorica Corporation | MAP2881875 | AD-T2-19 0481 | 01/2020

The National Association of Real Estate Brokers Presents...

2020 Mid-Winter Conference

February 8-13, 2020

Mirage Las Vegas Hotel, Las Vegas, Nevada







9831 Greenbelt Road, Suite 309 Lanham, MD 20706

Office: (301) 552-9340 * Fax: (301) 552-9216

Dear Realtists and Friends,

I extend a warm and heartfelt Welcome to the 2020 NAREB Mid-Winter Conference. Your presence signifies that NAREB's charge to protect and defend against any assault on the growth of Black homeownership remains in the committed hands of Realtists and those who understand and value the significance of *Democracy in Housing*.



When I was installed last August, I asked in my speech, "Are You

Ready?" I gathered from the enthusiastic audience response of "Yes" that you were ready for "a new direction, a bold step and a world premiere." The foundation upon which my administration rests are the three words guiding our efforts, **EDUCATE**... **EMPOWER**...**MOBILIZE**. With these three powerful words and now just six months into my term, together we have put into motion and actualized the first set of the NAREB 8 initiatives designed to have a meaningful impact upon increasing the Black homeownership rate.

Each of the initiatives targets a specific audience base from GenX-ers and Millennials with the House Then the Car (HTTC) campaign to recognizing the very different real estate and other economic decisions that face Black seniors. Hence, we're swiftly moving forward with the Realtist Opportunities for Seasoned Individuals (ROSI) program. The Civic Engagement programs continue to engage and energize the faith-based community along with expanding relationships with an ever-growing host of "allies" to spread the mantra of Black homeownership and why it matters not only to Black Americans, but also to America, in general.

What is written in this welcome letter is just a sampling of what is happening within NAREB and what is to come. Your attendance at the Mid-Winter Conference gives me the confidence that we are on the right road and you are preparing to be involved. The conference planners have worked overtime framing an agenda that aligns with this administration's vision. I hope that when the conference adjourns on February 13 you stand ready and primed to take advantage of new business opportunities that benefit the economic health of Black Americans through homeownership and real estate investment.

Thank you for joining your Realtist colleagues, NAREB Partners and friends at the Mid-Winter Conference. To turn a phrase commonly used in Las Vegas, I'm counting on you to *Bet on Black!* Our communities are counting on you.

In the Realtist Spirit, Donnell Williams

President



9831 Greenbelt Road, Suite 309 Lanham, MD 20706

Office: (301) 552-9340 * Fax: (301) 552-9216

Greetings Realtists and Friends:

On behalf of the Board of Directors of the National Association of Real Estate Brokers (NAREB), I bring greetings to our Realtist family, friends and partners who have joined us in Las Vegas, NV. NAREB President Donnell Williams, leadership and the planning team have worked diligently to ensure you will have a memorable, beneficial and educational experience.

The "Realtist" Spirit will be evident throughout this conference. Our mission is to keep issues affecting "Black Home Ownership" in the forefront of America.



President Williams and our leadership will share New Innovative Programs titled the NAREB 8 which are the next phase of the NAREB initiative "2 Million New Black Home Owners" This initiative is intended to create new and recapture black wealth lost during the recession that hit Black Americans disproportionately the hardest

Realtist are optimistic about the direction of NAREB and our impact on the future of our communities. We are resolved that our programs, policies and partnerships will continue to be a positive example to forge our agenda of Democracy in Housing.

NAREB brings people and organizations together as a convener for getting things done. NAREB set "2 Million New Black Home Owners" initiative in motion and we have created partnerships throughout our community, "Collaboration is Key"

During this conference, we will present the NAREB 8 programs which include the House Then The Car (HTTC), Faith-Based and Civic Engagement Certification programs. All of the classes, sessions, speakers, facilitators and moderators will carry the message of "**2 Million New Black Home Owners**". Sessions will include professional and business development to ensure Black Real Estate Professionals are competitive in the marketplace.

I applaud President Williams and his leadership for the progressive programs which enable us to significantly teach more members, and raise our brand and value proposition to our communities.

While your days will be filled with business, we have entertainment planned for your relaxation and pleasure. Take advantage of the Las Vegas experience.

I thank everyone involved in the weeks, days and hours of planning and preparing for this Mid-winter conference. Your work has created this successful event.

Thank you members, friends and partners for joining us.

Sincerely,

Michele Calloway, Chairman

National Association of Real Estate Brokers



9831 Greenbelt Road, Suite 309 Lanham, MD 20706

Office: (301) 552-9340 * Fax: (301) 552-9216

February 8, 2020

Dear Realtists and Friends:



Welcome to NAREB's 73rd Annual Mid-Winter Conference, in Las Vegas, Nevada. NAREB, the nation's oldest, Black real estate trade association was founded in Tampa in 1947. We stand united in our commitment to "Democracy In Housing" in the U.S.

It is our hope that this conference will provide you with educational, training, and networking opportunities that will grow your business, organization and institution. The information from the speakers and presenters will provide you with cutting-edge information and tools that will help you to increase the Black homeownership rate in your community, create jobs and strengthen families. Together we can continue to "Educate, Empower and Mobilize."

Again, thank you for attending the Mid-Winter Conference. I would like to thank Sonjia Simpson-Gardner, Meeting & Conference Planner; Sharon Henry, Convention Committee Chair; Shanta Patton, Education Committee Chair for your leadership and hard work. I want to thank the NAREB National Office team members John Kelly, Dianne Little, Monica Lee, Rubye Wright, C. Rene Wilson, Joanne Williams, Attorney Aaron Easley, Amon Chafukira, Bishop Craig Worsham, Jill Forte-Jackson, Roland Somerville, and Lola Ajayi and James Privette.

NAREB is on the Move!

In the Realtist Spirit,

Antoine M. Thompson National Executive Director



9831 Greenbelt Road, Suite 309 Lanham, MD 20706

Office: (301) 552-9340 * Fax: (301) 552-9216

Greetings Realtist Nation!!

As your 2020 National Convention Chair I am pleased and excited that you have joined us in Las Vegas, Nevada for the first NAREB Mid-Winter Conference of the year and of the decade!!! This year's conference is "power packed" with content-rich training and educational workshops, featured speakers, powerful networking opportunities, and opportunities to learn more about the new and exciting NAREB 8 programs and initiatives being rolled out by President Williams!

The location of this year's venue was selected for its value, excellent meeting spaces, central location and accessibility to the many attractions offered by the city. Please be sure to take advantage of all that this city and venue have to offer in terms of amenities, shows and attractions, which are many!

Take a moment to check out the agenda and the list of dynamic, hand-picked practitioners and industry thought leaders who will be pouring into you at the conference training sessions, in addition to the powerful keynote speakers who are lined up and ready to speak to enlighten you on topics that will help you recharge and refocus your business!



Last, but not least, plan to "mix it up" and "break the ice" at the exciting mixers, receptions, and signature events planned to provide you with opportunities to expand your net worth through your network. And we have secured vendor sponsors to help make the conference experience inspirational and memorable. During scheduled breaks we invite you to visit the exhibit area; learn more about the products and services offered by the vendors, continue conversations sparked in a workshop, or meet up with fellow NAREB members and/or leaders that you have met along your REALTIST journey. I can't stress enough the incalculable value of networking at a conference of this magnitude. There will literally be thousands of years of experience gathered in the same place with the sole purpose of sharing best practices and coming together as one body in support of the NAREB mission of advocating for "Democracy in Housing".

This conference promises to address the very real-time needs of our industry and of the diverse communities we serve. We are certain that you will find meaningful opportunities to enrich your business and guide you in the work that you do. On behalf of President Donnell Williams, the board of directors and the entire leadership team of our beloved National Association of Real Estate Brokers, welcome to the 2020 Mid-Winter Conference and to Las Vegas! "Bet on Black" with NAREB!

Respectfully,

Sharon Henry

Sharon Henry, NAREB Convention Chair





Greetings Fellow Realtists,

It is my absolute pleasure to welcome you to what is sure to be an unforgettable experience at the Annual Mid-Winter Conference. I am certain that you will have an educational experience packed with excitement.

This year's conference will focus on promoting Black Wealth and Ownership. The details of this event have been meticulously prepared to make sure you leave with a plethora of business contacts, valuable resources, priceless information and meaningful connections. Our goal is to ensure you are provided with the tools that will allow you to have the very best Realtist experiences.

We hope to impress you with the elite selections of profound speakers, educators, vendors, workshops, performances, excursions and much more. We invite you to explore this mesmerizing city. Enjoy the alluring splendor, exceptional cuisine, exciting entertainment and captivating nightlife that Las Vegas has to offer.

Tremendous gratitude to our phenomenal President Donnell Williams, Madame Chair Michele Calloway, Madame Sharon Henry, Chief of Staff William Collins, Executive Director Antoine Thompson, the entire Convention Staff, (second to none,) and the local Chapter of the Nevada Association of Real Estate Brokers. This time has been fulfilling as we have all worked together with professionalism and patience while arranging the tedious details of this event for all the attendees who have joined us from across the nation. The vision Shantfor this conference would not have been made possible without the dedication, participation, tireless efforts, and countless hours from our Partners, Sponsors, Members, and Volunteers.

Vegas is all about bets and deals. So, let's make a deal, promise to enjoy your stay at the Breathtaking Mirage Hotel & Resort and let's "Bet on Black" to promote Black Wealth and Ownership. Cheers to an unforgettable conference! **Viva Las Vegas!**

Your Realtist Colleague,

Sonjia Simpson – Gardner

Sonjia Simpson-Gardner Senior Event Planner Infinity Consulting Services



9831 Greenbelt Road, Suite 309 Lanham, MD 20706

Office: (301) 552-9340 * Fax: (301) 552-9216

It is my great pleasure as NAREB Regional Vice President of Region XV and National Education Chair to welcome you all to Las Vegas, Region XV (Arizona, California, Colorado, Nevada, Oregon, and Washington) and the NAREB 2020 Midwinter Conference. It is time to *Educate... Empower... Mobilize* our efforts to increase Black homeownership.



I am honored for the opportunity to create an agenda focused on education, business practices, financial wealth building, niche development, technology and social marketing in addition to the NAREB staples of advocacy, community

building, civic engagement and more. Agendas like this allow Realtist to continue to stay engaged and empowered in the ever-changing real estate market.

I want to thank the education committee. Your energy and support invigorated me and kept me focused. Your tireless effort and time given has not gone unnoticed. It is imperative and important that we never lose sight of those who support this organization. For those of you who do not always get acknowledged, we see you and we thank you.

A special thank you to the conference team lead by Sharon Henry. You all have worked nights, days and holidays to ensure a successful conference for Realtist. Your knowledge and patience are unmatched.

I will leave you all with my favorite quote from our First Lady Michelle Obama.

"You may not always have a comfortable life and you will not always be able to solve all of the world's problems at once but don't ever underestimate the importance you can have because history has shown us that courage can be contagious and hope can take on a life of its own."

Shanta Patton National Education Chair Regional Vice President – Region XV



9831 Greenbelt Road, Suite 309 Lanham, MD 20706

Office: (301) 552-9340 * Fax: (301) 552-9216

Welcome Message from the Las Vegas chapter President

As the local chapter president, I am pleased to welcome The Realtist Nation to fabulous Las Vegas, Nevada for the 2020 Mid-Winter Conference. The Las Vegas chapter is delighted to have our fellow Realtists in our beautiful and exciting city.

This conference is a great opportunity to celebrate the momentum the Realtist Nation is gaining in increasing Black homeownership, and we are proud to be a part of it.



Thank you to all of the conference committees, Chair and Co-chair persons, chapter presidents, Regional VP's and all of our fellow realtists for supporting the Realtist movement. To our conference partners and sponsors we thank you for your contribution and support to increase black homeownership.

Typically we say, "What Happens in Vegas Stays in Vegas" but my hope is that this conference info will not stay in Vegas. I hope that this wealth of information and fellowship will Educate, Empower, and Mobilize an awesome Realtist movement!

Most sincerely yours,

Mosi Gatling

President, NAREB Las Vegas



CAROLYN G. GOODMAN MAYOR



CITY OF LAS VEGAS 495 S. MAIN STREET LAS VEGAS. NEVADA 89101

> VOICE 702.229.6241 FAX 702.385.7960 TTY 702.386.9108

EMAIL cgoodman@lasvegasnevada.gov WEBSITE www.lasvegasnevada.gov

From the Office of Mayor Carolyn G. Goodman

NATIONAL ASSOCIATION OF REAL ESTATE BROKERS, INC.



Greetings to the National Association of Real Estate Brokers, Inc.:

As Mayor, I am honored to welcome you to America's most dynamic, entertaining, and intriguing city! It is wonderful to have you back in our great city once again. I would especially like to recognize your organization and its members for the good work done in our community in assisting residents in the area of real estate. Thank you for your meaningful efforts in this worthwhile endeavor.

Las Vegas continues to capture the world's imagination as the city where anything is possible. With world-class hotels, award-winning restaurants, luxurious spas, fantastic shopping, the finest golf courses, and spectacular entertainment, Las Vegas remains one of the most electrifying destinations in the world.

At its heart Las Vegas is all about making sure residents and visitors are well taken care of, treated courteously, and shown a great time. Beyond the neon of the fabulous Strip and the Fremont Street Experience, there is another Las Vegas--one in which we are building a world-class city featuring the best in arts, culture, sporting opportunities, and quality medical care. The Smith Center for the Performing Arts has set a high standard for art and culture in our city, and I encourage everyone to take in a concert or Broadway show at this magnificent venue. Regardless of your age, a must-visit spot is the children's interactive Discovery Museum adjacent to the Smith Center. Buzzing with excitement and a great vibe is the Fremont East Entertainment District, a place with an energy and enthusiasm through its taverns, restaurants, and music venues.

The city also offers beautiful weather and outdoor activities, from top class golfing to opportunities for world-class hiking and rock climbing at the Red Rock Canyon National Conservation Area, to skiing at Mount Charleston, and a visit to the awe-inspiring Hoover Dam at the Lake Mead National Recreation Area. If history is more your speed, you are in luck because The National Museum of Organized Crime and Law Enforcement and the Neon Boneyard Museum are two of the most interesting and unique experiences in the country.

I want to thank you for choosing Las Vegas and look forward to seeing you around town. Please have a wonderful conference. I know you will have a fabulous time enjoying our great city and everything it has to offer. Now what are you waiting for? The party has already started! Welcome.

Sincerely,

Casolyn Sodman

Carolyn G. Goodman Mayor, City of Las Vegas

Soluteers

Thank you Midwinter conference convention team and volunteers!

Sharon Henry Conference Chairperson

Sonjia Simpson Gardner Meeting planner

> Shanta Patton Education chair

Roland Somerville Logistics Manager

Conference Team

Aisha Sotelo Allen Shelton Amy McCoy Antron Dailey April Parker Archie Emerson Arlene Thomas Waynes Audrey Milam Booker Williams Carlton Brown Chanel Turnquest Charles Dzantah Darlene Mickens Dianne Simmons Frances Young Greg King Guy Allen Karen Taylor Kimberly Barnes Larry Springs Leila Gill Linda Chambers Lisa Foster Marcus Brown Marie Harrod Mosi Gatling Mayariani Smith Othelia Schultz Priscilla Harrell Rebba Middleton shawneequa Badger Shatima Tankson Shelly Bryant Sherita Mccray Stacey Connor Tammy Trotter Ted Brass Therita Lanwler Tracey Carter Wayne Wyatt William Pitre Yolanda Black

NAREB Staff & Consultants

Antoine Thompson Executive Director

Amon Chafukira Website/Social Media Coordinator

John Kelly Finance Accounting Manager

Jill Forte Jackson Marketing & Social Media

Aaron Easley General Counsel

Dianne Simmons Realtist Nation Editor

C. Renee Wilson Relationship Manager Sonjia Simpson Gardner Meeting Planner

Monica Lee Membership Coordinator

Dianne Little Administrative Assistant

James Privette Policy Advocacy Coordinator

Joanne Williams Public Relations Consultant

Bishop Craig Worsham Civic Engagement & Faith-Based Partnerships

Rubye Wright
Executive Administrative Assistant

H I S T O R Y



After World War II, the nation found itself facing a mood of deep-seated social segregation it could no longer tolerate or afford. Yet the South, confidently proclaimed itself to be the new plus ultra (uppermost limits) of Southern tolerance. Thus, was born the Civil Rights movement- a period of the most difficult but necessary struggle to topple the crumbling walls segregation had erected between

Americans who had fought- and died together.

The postwar years indeed gave African Americans inspiration, confidence, strength and hope for a better America. The United Nations had been formed, and Ralph J. Bunche had become the United Nations Division Trustee. African Americans were gaining better paying jobs, and the Supreme Court had finally passed a ruling that restrictive covenants and private agreement to exclude persons of designated race from the ownership of real property were not enforceable under the law.

Although the lives of African Americans were now changing for the good, and a few victories had been won, schools were still segregated under the "separate but equal" theory- and equal housing had yet to become a reality. This is what drove the men and women who met in Tampa, Florida, on the sweltering night of July 29, 1947, to form the National Association of Real Estate Brokers- NAREB.

These twelve pioneers, one woman and eleven men hailing from seven states across the country are NAREB's recognized founders.

Nannie Black, Detroit, MI	Macco Crutcher, Detroit, MI	
Carleton Gains, Detroit, MI	W. D. Morrison, Jr., Detroit MI	
O. B. Cobbins, Jackson, MS	W.H. Hollins, Birmingham, AL	
George W. Powell, Jacksonville, FL	J. R. Taylor, Miami, FL	
F. Henry Williams, Jacksonville, FL	Horace Sudduth, Cincinnati, OH	
J. W. Sanford, Oklahoma City, OK	A. Maceo Smith, Dallas, TX	

On this night, these people dedicated themselves to fair housing for all. They began by electing temporary officers as follows:

- W.D. Morrison, President
- Horace Sudduth, Vice President
- W. H. Hollins, Treasurer

Word soon spread, and NAREB's first convention was held in the basement of the Convention Hall in Atlantic City, NJ, on July 19-20, 1948. Lenerte Roberts from Philadelphia, PA served as the "first" Convention Chair. It was a resounding success- a moment of synergy when men and women across the country were able to come together to voice their opinions as one- and to take a stand against inequity and injustice.

Since then, NAREB and its REALTISTS® have gone on to win victory after victory in support of equal housing opportunities for all. We are an association proud of our past, relentless in our struggle, and 100% dedicated to the REALTIST® creed- Democracy in Housing.

NAREB Past Presidents



Jeffrey Hicks 2017 - 2019



Ron Cooper 2015 - 2017



Donnell Spivey 2013 - 2015



Julius Cartwright 2011-2013



Vincent Wimbish 2009-2011



Maria Kong Douglas 2007-2009



Clifford Turner 2005-2007



Ronald L. Branch 2003-2005



Edward C. London 2001-2003



*Ernest Clark, Jr. 1999–2001



H. Bernie Jackson 1997–1999



*Fred Blair 1995–1997



*Albert H. Johnson 1987–1989



*Larry Cameron 1993–1995



*Frank A Clay, Jr. 1991–1993



Evelyn A. Reeves 1989–1991



NAREB Past Presidents



Thom L. Holmes 1985–1987



*Otis L. Thorpe 1983–1985



*Robert G. Buckner 1981–1983



James E Haynes, Jr. 1979–1981



*Harold Dawson 1977–1979



*John D. Thompson 1975–1977



*Daniel Spalding 1973–1975



*Willis Carson 1971–1973



*William J. Hamilton 1968–1971



*Q. V. Williamson 1963–1968



*Charles L. Warden 1960–1963



*George Harris 1953–1960



*W. H. Aiken 1951–1953



*W. D. Morrison, Jr. 1947–1951

*Deceased

Regional VP's



Charles Cameron Regional Vice-President - I



Mayarani Smith Regional Vice-President - II



Arlene Wayns-Thomas | Regional Vice-President - III



Brandon Thorpe Regional Vice-President - IV



Sheryl Merritt Regional Vice-President - V



Sharon Henry Regional Vice-President - VI



Sherita McCray Regional Vice-President - VII



Jerry Isham Regional Vice-President - VIII



Jarrod Greer Regional Vice-President - XI



Bill Pitre Regional Vice-President - XII



Shanta Patton Regional Vice-President - XV



<u>ALABAMA</u>

*ALABAMA REALTIST ASSOCIATION President: KATHY MANN Email: <u>kathydmann@gmail.com</u>

BIRMINGHAM REALTIST ASSOCIATION President: MARCUS BROWN Email: <u>myagentmarcus@aol.com</u>

HUNTSVILLE REALTIST ASSOCIATION President: APRIL PARKER Email: aprilparker@usa.com

MOBILE ASSOCIATION OF REAL ESTATEBROKERSPresident:ANDREDA RANDELSONEmail:arandelsonrealtor@gmail.com

<u>ARIZONA</u>

ARIZONA ASSOCIATION OF REAL ESTATE BROKERS, INC President: DUVEL PIERRE Email: <u>aareb_1@yahoo.com</u>

ARKANSAS

ARKANSAS ASSOCIATION OF REALTISTS President: ANIKA C. DIXON Email: <u>anika@gossmanagement.com</u>

CALIFORNIA

*CALIFORNIA ASSOCIATION OF REAL ESTATE BROKER

President: MONICA HILLL Email: presidentcareb@gmail.com

ASSOCIATED REAL PROPERTY BROKERS President: MARIE STRUGELL Email: <u>arpbrealtist@gmail.com</u> **CENTRAL VALLEY REALTIST ASSOCIATION**

President: D'ANDRA DAVIES Email: cvra.president@gmail.com

CONSOLIDATED BOARD OF REALTISTS President: STANLEY JACKSON Email: stan@moveonrealty.com

INLAND EMPIRE ASSOCIATION OF REALTISTS

President: KAREN TAYLOR Email: <u>inlandempirerealtist@gmail.com</u>

TRI-VALLEY ASSOCIATION OF REALTIST

President: ANGELA SCURRY-HERRERA Email: <u>nlarav2012@gmail.com</u>

SACRAMENTO REALTISTS ASSOCIATION

President: TANISHA BROADWAY Email: <u>tanisha.broadway@apmortgage.com</u>

SAN DIEGO REALTIST FOR DEMOCRACY IN HOUSING, INC

President: CARLTON BROWN Email: <u>sandiegorealtist@gmail.com</u>

SAN FRANCISCO REALTIST ASSOCIATION

President: JANET HALLIBURTON Email: Janetv5@hotmail.com

SOLANO REALTIST ASSOCIATIONPresident:DON JORDANEmail:djordan@cbzhomes.com

COLORADO

COLORADO SPRINGS REALTIST ASSOCIATION President: OTHELIA SCHULTZ Email: <u>peakviewhomes@gmail.com</u>



DENVER REALTISTS ASSOCIATIONPresident:MURIEL WILLIAMSEmail:Murieldwilliams@yahoo.com

WASHINGTON, D.C.

WASHINGTON REAL ESTATE BROKERSASSOCIATIONPresident:DANIEL MUSHALAEmail:info@livinginpgcounty.com

FLORDIA

*FLORIDA REALTIST ASSOCIATION President: DANNY FELTON Email: <u>dannypfelton@gmail.com</u>

BAY AREA ASSOCIATION OF REALTIST President: TRAVIS BROOKS Email: <u>tbrooks@thebrggroup.com</u>

JACKSONVILLE ASSOCIATION OF REAL ESTATE BROKERS

President: SHARISE RILEY Email: <u>nelyak@bellsouth.net</u>

METRO ORLANDO REALTISTPresident:JAMES GIPSONEmail:jdgipson99@aol.com

SOUTH FLORIDA BOARD OF REALTIST

President: CLAUDIENNE HIBBERT-SMITH Email: realty@claudiennehibbert.com

GEORGIA

EMPIRE BOARD OF REALTISTS

President: LEONTE BENTON Email: empireboardatl@gmail.com SAVANNAH ASSOCIATION OF REALTIST President: RONALD CARSWELL Email: carswell realtor@comcast.net

<u>ILLINOIS</u>

DEARBORN REALTIST BOARD President: COURTNEY JONES Email: <u>courtney@chicagohomesre.com</u>

INDIANA

INDIANA REALTIST ASSOCIATIONPresident:DELORES BRAXTON-KENNEDYEmail:deesellsyourhomes@yahoo.com

REALTIST ASSOCIATION OF NORTHEASTINDIANAPresident:CLAUDIA WHITEEmail:realestcw@aol.com

KENTUCKY

THE LOUISVILLE REAL ESTATE BROKERS ASSOCIATION President: YOLONDA BUCKNER Email: yalondabuckner@gmail.com

<u>Lousiana</u>

BATON ROUGE ASSOCIATION OF REAL ESTATE BROKERS President: AGNES ANDREWS Email: <u>AgnesAndrews@Allstate.com</u>

NEW ORLEANS REAL ESTATE BROKERS ASSOCIATION

President: TRUDY KENT Email: <u>neworleansrealtists@gmail.com</u>



MARYLAND

REAL ESTATE BROKERS OF BALTIMOREPresident:VASHTI DAVIS PULLUMEmail:vdpullum@aol.com

UNITED REALTIST OF PRINCE GEORGE'S COUNTY President: CERON PUGH Email: ceronpugh@verizon.net

MASSACHUSETTS

GREATER BOSTON CHAPTER OF NAREBPresident:ROBERTA SMILEYEmail:rsmiley14@gmail.com

MICHIGAN

GREATER DETROIT REALTIST ASSOCIATIONPresident:MIRANDA MORROWEmail:morrowmn@gmail.com

MINNESOTA

TWIN CITY MOVEMENT OF REALTISTENGAGEDPresident:TRENT E. BOWMANEmail:trent.bowman@oldnational.com

MISSISSIPPI

MISSISSIPPI ASSOCIATION OF REAL ESTATE BROKERS President: JAMES CARSON

Email: jameswcarson@comcast.net

MISSOURI

GREATER KANSAS CITY CHAPTER OF REALESTATE BROKERSPresident:TERRELL WALLSEmail:twalls42@yahoo.com

<u>NEVADA</u>

NEVADA ASSOCIATION OF REAL ESTATE BROKERS President: MOSI GATLING Email: mosigatling@gmail.com

NEW JERSEY

CENTRAL JERSEY BOARD OF REALTIST President: SHELLEY REED-BRYANT Email: <u>sbrrealtypro@gmail.com</u>

NEW JERSEY ASSOCIATON OF MINORITY REAL ESTATE PROFESSIONALS President: ANTRONE DAILEY Email: ad203k@aol.com

SOUTHERN NEW JERSEY CHAPTER OF NAREB President: AVERY RUFF Email: <u>averyruff@yahoo.com</u>

<u>NEW YORK</u>

BEDFORD STUYVESANT REAL ESTATE BOARD President: GLORIA SANDIFORD Email: BSREB2016@gmail.com

GREATER HARLEM REAL ESTATE BOARD President: MAURICE GREY Email: mrgrey@esrarealty.com

QUEENS REALTISTS President: AUDREY DEJESUS

Email: <u>akeysold@msn.com</u>

NORTH CAROLINA

THE CHARLOTTE CROWN ASSOCIATION OF NAREB President: MICHAEL HOARD Email: hoardlaw@gmail.com



EASTERN CAROLINA BOARD OF REALTIST President: DEDE CARNEY

Email: <u>dedecarney@kw.com</u>

TRIANGLE BOARD OF REALTISTSPresident:LATRICE MCFADDENEmail:Latrice@Latrice.biz

<u>OHIO</u>

*OHIO REALTIST ASSOCIATION President: Veronica Nevels Email: veronica.priorityplusrealty@gmail.com

AKRON REALTIST ASSOCIATION President: TOYA KELKER Email: <u>tkelker@eandc.org</u>

GREATER CINCINNATI REALTIST

President: DAVAN GASSETT Email: <u>cincinnatirealtist@yahoo.com</u>

CLEVELAND REALTIST ASSOCIATION President: MONIQUE WINSTON Email: info@clevelandrealtist.org

COLUMUBUS REALTIST ASSOCIATION President: QIANA JONES Email: columbusrealtist@gmail.com

GREATER DAYTON REALTIST ASSOCIATION President: TRINA JOHNSON Email: trinajohnson@jandhrealestate.com

GREATER TOLEDO REALTIST ASSOCIATION President: ROBERT PASKER Email: robert.pasker@gmail.com

YOUNGSTOWN-WARREN REALTIST ASSOCIATION

President: CALVIN WILLIAMSON Email: <u>calvinsgt@gmail.com</u>

PENNSLYVANIA

PHILADELPHIA METROPOLITAN BOARD OFREALTISTPresident:DARLENE MEEKINSEmail:<u>PMBRpres@gmail.com</u>

SOUTH CAROLINA

GREATER CHARLESTON AREA ASSOCIATION OF REALTIST President: MATTIE NESMITH Email: mattie@ergroupofsc.com

SOUTH CAROLINA CHAPTER OF NAREB President: FRED A. JOHNSON Email:

THE UPSTATE REALTISTPresident:A. DENISE FRANKLINEmail:gtnscatc21@aol.com

<u>TENNESSEE</u>

MEMPHIS-CHAPTER OF NAREBPresident:CHERYL A MUHAMMADEmail:narebmemphisrealtist@gmail.com

NASHVILLE NAREB CHAPTERPresident:ROB MACKEmail:robmackrealestate@gmail.com

<u>TEXAS</u>

*TEXAS ASSOCIATION OF REAL ESTATE BROKERS

President: SHARON MIDDLEBROOKS Email: <u>sharondoesrealty@sbcglobal.net</u>

AUSTIN REALTIST ASSOCIATION President: CHERYL JENKINS Email: <u>cheryl@ckjrealty.com</u>



DALLAS ASSOCIATION OF REALTISTS

President: MONTEE BROWN Email: brownmrb@yahoo.com

FORT WORTH ASSOCIATION OF REALTISTS

President: ANGELA GILCHIRST Email: agilchrist13@gmail.com

HOUSTON BLACK REAL ESTATE ASSOCIATION

President: LADONNA PARKER Email: <u>admin@hbreahouston.com</u>

TEXAS ASSOCIATION OF REALTIST

President: LORA WASHINGTON Email: lorawashington@aol.com

SAN ANTNIO ASSOCIATION OF REAL ESTATE BOKERS

President: BRIAN M. PARIS Email: <u>bmparis@hotmail.com</u>

<u>VIRGINIA</u>

HAMPTON ROADS ASSOCIATION OF REAL ESTATE BROKERS

President: EUGENIA JACKSON Email: <u>varealtist@virginiarealtist.com</u>

REALTIST NETWORK OF NORTHERN VIRGINIA

President: NATHAN DAILEY Email: <u>ndailey11@gmail.com</u>

REALTIST CHAPTER OF RICHMOND

President: PETRINA TYREE Email: <u>petrinatyree@msn.com</u>

WASHINGTON

WESTERN WASHINGTON REALTISTPresident:KENNEDY AKINLOSOTUEmail:akinlosotu@msn.com

*State Association



2020 OFFICERS/DIRECTORS

DONNELL WILLIAMS PRESIDENT 10 Pine Street - Suite 101 Morristown, NJ 07960 (973) 984-8500 Ext. 201 Office (973) 223-9967 Cell donnell.williams@nareb.com	KATRENIA KIER SECRETARY 1019 Claude Circle Ste D Huntsville, AL 35806 (256) 830-5869 Office (256) 479-2873 Cell katrenia.kier@nareb.com	GUY ALLEN SARGENT OF- ARMS 3763 Wigan Drive Woodbridge, VA, 22193 703-680-4003 X203 Office 571-722-2337 Cell
LYDIA POPE 1 st VICE-PRESIDENT 3030 Euclid Avenue Suite 412 Cleveland, Ohio 44115 (216) 751-0200 office (216) 551-2500 Cell lydia.pope@nareb.com	LINDA CHAMBERS ASSISTANT-SECRETARY 175 Churchill Fayetteville, GA 30214 (678) 754-4111 Cell linda.chambers@nareb.com	MELINDA DIGHTMAN CHAPLAIN 4012 Chartres St, Houston, TX 77004 (832) 703-8970 Cell melinda.dightman@gmail.com
COURTNEY ROSE 2 nd VICE-PRESIDENT 2700 Lake Olympia Parkway Missouri, TX 77459 (713) 721-5555 Office (832) 309-7003 Cell courtney.rose@nareb.com	LAWRENCE BUTLER TREASURER 1421 W. Susquehanna Ave. Philadelphia, PA 19121 (215) 235-3737 Office (215) 668-7183 Cell lawrence.butler@nareb.com	EDWARD LONDON HISTORIAN P.O. Box 1885 Atlanta, GA 30301 404-688-6607 Cell elondon@bellsouth.net
ASHLEY THOMAS, III 3 RD VICE-PRESIDENT 4602 Crenshaw Blvd Houston, TX 7004 (713) 523-7402 Office (832) 372-4100 Cell ashley.thomas@nareb.com	RASHEEDAH JONES ASSISTANT TREASURER 6832 Marthas PT Memphis, TN 38141 (901) 335-5098 rasheedah.jones@nareb.com	H. BERNIE JACKSON PARLIMENTARIN 4908 Liberty Heights Ave Baltimore, MD 33161 410-542-8118 Office bjrinc5106@aol.com
AARON EASLEY GENERAL COUNSEL 3 Cross Creek Drive Flemington, NJ 08822-4938 (908) 237-1660 Office (732) 423-1177 Cell aeasley@sessions.legal	ANTOINE THOMPSON EXECUTIVE DIRECTOR 9831 Greenbelt Road Suite 309 Lanham, MD 20706 (301) 552-9340 Office (716) 308-0945 Cell antoine.thompson@nareb.com	PUBLIC AFFAIRS CHAIR (PAC) DERRICK JACKSON 1421 W. Susquehanna Ave. Philadelphia, PA 19121 (215) 235-3737 Office (267) 784-5195 Cell

2020 Board of Directors Michele Calloway – Chair | Harold Carter – Vice Chair

DIRECTORS-AT-LARGE

2021	2022
MICHELE CALLOWAY	LAWRENCE BATISTE
6340 Wedgeview Drive	21 Highway #138
Tucker, GA 30084	Riverdale, GA 30274
678-310-3222 Office	770-603-7233 Office
404-424-3298 Cell	678-910-7225 Cell
michele.acre@gmail.com	lbatistenid@gmail.com
HAROLD CARTER	DANNY FELTON
5068 W PLANO PARKWAY STE 205	600 NW 183 rd Street
Plano, TX 75093	Miami, FL 33169
(972) 985-1020 Office	305-652-9393 Office
(972) 768-0447 Cell	786-48805363 Cell
harold@haroldcarterrealtors.com	dannypfelton@gmail.com
CHARAKA COOK	DERRICK LUCKETT
1803 Hampton Street	6904 Federal Blvd.
	Lemon Grove CA 91945
	619-825-9560 Office
	619-454-3339 Cell
	destinysixfinancial@gmail.com
ANDREA HILLIARD COOKSEY	CHERYL MUHAMMAD
	5507 Wincester Road - Suite 12
	Memphis, Tennessee 38115
-	•
. ,	(901) 590-1527 Office
	(901) 406-9885 Cell
andreacooksey@exitrealty360.com	cheryl@assuredrealestate.info
	LORA WASHINGTON
2	P.O. Box 295395
	Lewisville, TX 75029-5395
	972-733-9610 Office
	214 546-1277 Cell
courtney@chicagohomesre.com	lorawashington@aol.com
IMMEDIATE PAST PRESIDENT	
JEFFREY HICKS	
1077 Ralph D. Abernathy Blvd.	
	H Ann
Atlanta, GA 30310	
Atlanta, GA 30310 (404) 753-7373 Office (404) 234-4994 Cell	
	6340 Wedgeview Drive Tucker, GA 30084 678-310-3222 Office 404-424-3298 Cell michele.acre@gmail.com HAROLD CARTER 5068 W PLANO PARKWAY STE 205 Plano, TX 75093 (972) 985-1020 Office (972) 768-0447 Cell harold@haroldcarterrealtors.com CHARAKA COOK 1803 Hampton Street Columbia, SC 29201 (803) 518-9525 Cell (888) 535-9909 Work charaka@cookmanagementgroup.com ANDREA HILLIARD COOKSEY 4012 Chartres Street Houston, Texas 77004 (713) 987-7000 ext 4 (832) 215-9084-Direct andreacooksey@exitrealty360.com COURTNEY JONES 2600 South Michigan Ave Suite 303 Chicago, IL 60653 (773) 495-2170 Cell courtney@chicagohomesre.com IMMEDIATE PAST PRESIDENT JEFFREY HICKS



2020 NAREB AFFILIATE PRESIDENTS

and the second se		
National Society of Real Estate Appraisers	United Developers Council	
MYRA LILLARD, President	MATTHEW HARRELL, President	
3916 Washington Blvd	505 South 3rd - Suite 301	
Indianapolis, IN 46205	Louisville, KY 40202	
317-257-0357 Office	502-714-8416 Office	
317-603-6824 Cell	502-714-8416 Cell	
hgrsindy@gmail.com	apkdevelopment502@gmail.com	
NAREB Investment Division	Commercial Investment Division	
RAY CARLISLE, President	STEVE PETERSON, President	
7677 Oakport Street, Suite 1030		
Oakland, CA 94621	2421 Telegraph Ave. #104	
(510) 268-9792Office	Oakland, CA 94612	
(510) 268-9794 Fax	510.879.7542 Office	
raycarlisle@nidhousing.com	408.509.0700 Cell	
	peterson.infinity@gmail.com	
Real Estate Management Brokers Institute	Contractors Division	
LIONEL BOHANON, President	DR. THOM HOLMES, President	
1745 Enterprise Drive Suite 101	P.O. Box 10757	
Fairfield, CA 94533	Marina Del Ray, CA 90295	
707 438-0100 Office	(310) 821-8894 Office	
707 290-5890 Cell	(310) 993-1953 Cell	
lbohanon33@gmail.com	thomDulley@aol.com	
Sales Division	Homebuyers Counseling	
L J JENNINGS, President	JAMES HAYNES, President	
262 Joaquin Avenue	3500 Lawton Lane	
San Leandro, CA 94577	Pepper Pike, OH 44124	
510-444-8111 Office	216-496-3071 Office	
510-326-2446 Cell		
jenningslj@hotmail.com	jameshns393@gmail.com	
Womens Council of NAREB	Young Realtist Division	
CHANDRA WARE, President 13103 FM 1960 RD. W	BILAL SHAREEF, President	
Suite 208	2870 Peachtree Road - #284	
Houston, TX 77065	Atlanta, GA 30305	
(832) 428-9790 Cell	(404) 437-8837 Office	
Email: wcnareb1stvp@gmail.com	(404) 484-3111 Cell	
	bilalkshareef@gmail.com	



2020 NAREB REGIONAL VICE PRESIDENTS

	REGIONAL XI
	AR/KS/MO/OK
	VACANT
	VACANT
narebrvp6@nareb.com	
REGION VII	REGION XII
KY/TN	LA/MS/NM/TX
Sherita McCray	William "Bill" Pitre
5507 Winchester Rd #12	12401 South Post Oak Road
Memphis, TN 38115	Houston, Texas 77045
(901) 590-1527 Office	(281) 748-6353 Cell
narebrvp7@nareb.com	narebrvp12@nareb.com
REGION VIII	REGION XIII
	VACANT
	REGION XVI
	WA/OR/ID/MO
	VACANT
(630) 364-7554 Office	
(708) 250-3990 Cell	
Narebrvp9@nareb.com	
REGION X	REGION XV
NE/ND/SD	AZ/CA/CO/NV/OR/WA
VACANT	
	Shanta Patton
	10220 W Charleston Blvd #3
	Las Vegas, NV 89135
	(702) 302-2760 Cell
	KY/TN Sherita McCray 5507 Winchester Rd #12 Memphis, TN 38115 (901) 590-1527 Office (901) 503-7276 Cell narebrvp7@nareb.com REGION VIII IN/MI/OH Jerry Isham 8044 Montgomery Road Suite#700 Cincinnati, OH 45236 513-522-9000 Office 513-388-7277 Cell narebrvp08@nareb.com REGION IX IA/IL/MN/WI Jarrod Greer 4315 S. Cottage Grove Chicago IL 60653 (630) 364-7554 Office (708) 250-3990 Cell Narebrvp9@nareb.com REGION X REGION X Narebrvp9@nareb.com

2020 NAREB NATIONAL COMMITTEE CHAIRS

Audit Committee Richard Flateau

Budget & Finance Kenneth Morrison

Constitution Committee H. Bernie Jackson

Conference/Convention Committee Sharon Henry

> Credentials Committee H. Bernie Jackson

Education Committee Shanta Patton

Civic Engagement & Faithbased Committee Lora Washington

> Governance Committee Harold Carter

Grievance Committee Donnell Spivey

> Historian Ed London (2019-2024)

House Then The Car Latisha Grant & Stephanie Milburn

2020 NAREB NATIONAL COMMITTEE CHAIRS

Insurance Committee Charaka Cook

> Investments Maurice Grey

Membership/Affinity Programs Sherita McCray, Mayarani Smith, Marie Sturgell

> Mortgage Committee Derrick Luckett

Personnel Committee Andrea Cooksey

Public Affairs Committee (PAC) Derrick Jackson

Public Relations Committee William Collins

REALTISTNATION Communicator Dianne Simmons

> **REALTIST WEEK** Miranda Morrow

ROSI COMMITTEE Bessie Edwards/Chair Latosha Hall /Charaka Cook Co-Chairs

> Technology Committee Amy McCoy





Cerita Battles

Mitch Gibson is a Strategic Relationship manager for Bank of America Home Loans Neighborhood Lending group. In this role, Gibson is responsible for the identification, negotiation, development and performance management of strategic partnerships, including low-to-moderate income (LMI) and multicultural (MC) sponsorships and outreach strategies with National and Regional trade organizations, faith-based organizations, and affinity groups. Prior to joining Neighborhood Lending, Gibson was owner/general manager of 1st Metropolitan Mortgage. Prior to this entrepreneurial venture, he was Director of Financial Planning and Analysis for the Commercial Bank within Bank of America. He began his career as an auditor with the Treasury Department and then held various positions of increasing responsibility in the private sector with several Fortune 500 companies such as General Electric and Sara Lee. Gibson is active his community and serves on non-profits boards including past Board Chair of the University City YMCA and current Treasurer of 100 Black Men of Charlotte. He has an undergraduate degree in Accounting from Furman University and an MBA from Winthrop University.



Cerita Battles is the Senior Vice President Head of Retail Diverse Segments Wells Fargo & Company. Cerita has been in the financial industry for over 31 years and 23 years specifically dedicated to mortgage. Cerita's team is responsible for the development, implementation and execution of national strategies to expand sustainable homeownership among first time homebuyers, low-to- moderate income (LMI) and minority borrowers and communities. Those strategies focus on four key pillars: mirror the segments we serve, be present in the market, build and enhance relationships with key referral sources and expand access to credit via product/programs, home buyer education and process.









Danny Gardner joined Freddie Mac in March 2015 as its new Vice President for Affordable Lending and Access to Credit. He is a 23 year veteran of the Mortgage Industry, focused on providing opportunities for families to purchase their first homes. He began this journey in 1995 when he took over management of the MRB Program Administration Division of Lomas Mortgage USA, primarily supporting Local Housing Finance Agencies and their constituents by acquiring and servicing mortgages originated through taxexempt lending programs. Danny maintained this role for 13 years and through two acquisitions, eventually ascending to the title of SVP and National Director of Strategic Markets at Citimortgage, where he assumed accountability for the company's mortgage lending performance under the Community Reinvestment Act, including oversight of subsidy programs, non-profit partnerships, diverse segments strategies and LMI-focused portfolio programs. At the advent of the recent foreclosure crisis, Danny was given a unique opportunity to help build a new national non-profit intermediary organization: the National Community Stabilization Trust. Serving as its Chief Operating Officer, the Trust established a national infrastructure to help local municipalities and non-profits in their mission to reclaim neighborhoods devastated by the foreclosure crisis by providing priority access to properties that were vital to neighborhood stabilization efforts. Prior to joining Freddie Mac, Danny was Vice President of CRA Lending at Capital One Home Loans, where he built a diverse and LMI-focused loan origination team.

Dionne Cuello leads Diverse Market Segments at Citi focusing on growing multicultural markets client base and better serving clients. She is responsible for the development of internal and external relationships with Strategic Markets and Diverse Realtor Organizations. She oversees cultural marketing initiatives and diverse sales tactics to cultivate relationships with Realtors, housing non-profit organizations, affordable housing developers and consumers. Previously, Dionne served as a VP business development Officer for Texas to develop opportunities for low-to-moderate consumers to purchase single family homes. Prior to that, she was a Lending Manager for the DFW territory for Citi. Dionne has served numerous Executive Board positions for National and Local Realtor Trade Organizations. She

also has held her Realtors license for the state of Texas, so she understands the dynamic from both a lending and realtor structure.





Dwight Alexander, Vice President and Director of Public Affairs and Industry Outreach for the Federal Home Loan Bank of San Francisco (FHLBSF). The FHLBSF is a wholesale banking institution with over \$100 billion in assets, providing liquidity for it's over 300 member financial institutions. Mr. Alexander is responsible for representing the Bank before Congress and its regulators. Prior to joining the FHLBSF, Mr. Alexander spent 10 years as an investment banker and financial advisor for professional sports teams, states and local governments. Mr. Alexander specialized in the financing of stadiums, sports facilities and large transportation infrastructure. In that capacity he structured and managed the issuance of over \$10 billion in debt securities. He served as lead financial advisor or lead banker on 13 stadium and arena projects. He also served as lead financial advisor to the Bay Area Rapid Transit District (BART) on their SFO extension project as well as other general infrastructure and housing projects. Prior to his work in banking. Mr. Alexander was a judicial clerk to the Honorable Linda Taliaferro, Chairman of the Pennsylvania Public Utilities Commission and served on the economic development policy staff of the Honorable Rudy Perpich, Governor of the State of Minnesota. Mr. Alexander is very active in the community and has served on the boards of several Bay Area companies and non-profit organizations. Mr. Alexander holds J.D. degree from the Syracuse University College of Law, a Masters of Public Administration (M.P.A.) from the Syracuse University Maxwell School of Citizenship and Public Affairs and is a graduate of Carleton College where he received a B.A. degree in Political Science.



Eddy Perez, CMB, President Equity Prime Mortgage LLC, a proud co-founder of Equity Prime Mortgage LLC. Perez is a seasoned professional with experience holding multiple executive level positions. He has personally closed over 3000 loans since entering the mortgage business. He holds a Bachelor's degree is in Finance, with a concentration in Mortgage Lending, from Georgia State University. As President of Equity Prime Mortgage, his responsibilities include overseeing sales, capital markets, finance and marketing.











Fred Underwood is Director of Engagement, Diversity and Inclusion at the NATIONAL ASSOCIATION OF REALTORS®. Since 1990. Fred staffed NAR's Diversity Committee, and led the development of NAR's policy on fair housing. Fred works closely with state and local REALTOR® Associations and multicultural real estate organizations to expand inclusion of diversity in Association leadership. Fred has a 40-year career in promoting fair housing and inclusive communities. Prior to coming to the NATIONAL ASSOCIATION OF REALTORS®, Fred was an Equal Opportunity Specialist in HUD's Chicago Regional Office. He previously coordinated the Fair Housing Program for the City of Evanston, Illinois, and was a tester and testing supervisor with the Leadership Council for Metropolitan Open Communities in Chicago. In the early 1980's, Fred was Director of the Southwest Community Congress, an interracial coalition of grassroots organizations on Chicago's southwest side. Fred has a Masters in Urban Planning and Policy from the University of Illinois at Chicago. Fred grew up Seoul, Korea, where his parents, grandparents and great grandparents were missionaries for the Presbyterian Church.



Jason Riveiro serves as Director of Global Development and Growth Markets at Realogy Holdings Corp., the leading and most integrated provider of residential real estate services in the U.S. with brands like Better Homes & Gardens Real Estate, Century 21, Climb, Coldwell Banker, Corcoran, ERA, and Sotheby's International Realty. Prior to Realogy, Jason served as Chief Marketing Officer for the National Association of Hispanic Real Estate Professionals (NAHREP). Jason is also responsible for pioneering the launch of multicultural marketing departments at Big Lots, North America's largest closeout retailer and The Sherwin-Williams Co., the nation's largest specialty retailer of paint and painting supplies.

Riveiro has served on several boards including the Federal Reserve Bank of Cleveland's Business Advisory Board, WCPO Community Advisory Board, Southwest Ohio Regional Transit Authority's (SORTA) Board of Trustees, U.S. Global Leadership Coalition, Cincinnati Human Relations Commission's Board of Directors, Clear Channel's Community Advisory Board, Columbus Hispanic Chamber of Commerce and the Pittsburgh Pirates Diversity Advisory Board.



To commemorate his contributions, Riveiro has been awarded the Univision Communications' Fellow, NAACP Freedom Fighter Award, LULAC National Presidential Citation, Distinguished Hispanic Ohioan Award, Business Courier's Top 40 Under 40 and CityBeat Magazine's Person of the Year in 2007.

A native of Houston Texas, Jason was born to a Colombian mother and Venezuelan father. He spent 10 years living throughout México, in cities such as Torreon, Mazatlán, Tepic and Tijuana before returning to his native Houston to complete his professional studies. He holds an MBA from Xavier University, a bachelor's degree in International Studies and Business Administration from the University of St. Thomas in Houston, TX and has completed graduate courses at the Universidad de San Pablo-CEU in Madrid, Spain.





Viola Solomon joined BBVA Compass Bank team in 2014 as the National Community Lending Manager. She is based in Houston, Texas. Viola a 34 year mortgage services veteran served as a Regional Diverse Segments Manager prior to her current role. She reports to Eduardo Castaneda, EVP; Executive Director Real Estate Lending for the BBVA seven state footprint. She attended Wiley College in Marshall, Texas and Texas Southern University, where she majored in education. She was chosen to attend the African American Leaders Program hosted by University of California's, John E. Anderson Graduate School of Management in partnership with her former employer. She is active with several community organizations and her church. Viola serves on the boards of Avenue CDC; Houston Area Urban League CDC; Women of Virtue Experiencing Newness, God's Abundant Love Ministries. Viola also teaches financial literacy programs for Houston-based community development corporations. Additionally, she serves as an affordable lending partner, for the City of Houston Housing program. Viola is affiliated with the Houston Black Association of Realtors an African American Real Estate organization; the National Association of Hispanic Real Estate Professionals and the Asian American Real Estate Association. She is most proud of her two sons and family.

As a former wide receiver for the NFL's Indianapolis Colts and Detroit Lions (1993–2000), **Brian Stablein** knows a lot about successful offense. At The Ohio State University, Brian progressed from a "walk-on" member of the Buckeyes football team in 1988 to a scholarship athlete in 1990. He graduated in 1993 with a degree in business.

Brian joined Chase 19 years ago as a Home Lending Advisor. He quickly moved into management with a focus on business development. Now, with more than 20 years of home lending experience, he is Executive Director and National Purchase Director, responsible for purchase strategies in the Field and Centralized Sales channels.









Teresa TealaciosP Shitho is Sheitvices phasidente orresides Diversity and Inclusion for HSF Affiliates LLC. She oversees the organization's commitment to increase and so or diversity among the company, its broker network and the sales professionals affiliated with the brand with the goal off prain orings the oriversity would another sale communities they serve. Teresa thas extensive experience in dialess and found marketing. She is a graduate of Mississippi State University, where she received a Bachelor of Arts in broadcasting and public relations. She also has more than 20 years of experience working in the real estate

industry and is a frequent speaker at national and local industry events. University, where she received a Ba In 2015, Teresa served as president of the National Association of Hisparite Reab EstatemProfessionals 0 year (NAHREP), one of the largest minority associations in the country with more than 30,000 members. She is also one of the founding members of the NAHREP Atlanta Chapter, which launched in 2005. Teresa has held numerous leadership roles in In 2015, Teresa served as president of the

TERESA PALACIOS SMITH

the industry and currently serves on the board of somehe larg of the top housing organizations in the country. Teresa was named by the Atlanta Tribune magazine as one of Atlanta's "Superwomen" for her leadership and advocacy in the Hispanic Community and was featured

advocacy in the Hispanic Community and was featured in Allan Dalton's 2015 book "Creating Real Estate Connections in the Hispanic Chapter, which launched in 2005

TERESA PALACIOS SMITH

corporate relocation services along with a portfolio of additional programs and products.

The daughter of Hispanic immigrants, Teresa has a strong is commitment to traditional values, family, service and southern hospitality.







Alvin Odom – Senior Manager, Charles Schwab Bank

Alvin Odom is a Senior Manager with Charles Schwab Bank and is located in Henderson, NV. Alvin has been with Charles Schwab Bank since 2017, and has more than 13 years' experience in the banking industry. His objective at Charles Schwab Bank is to increase awareness of, and access to, bank mortgage lending solutions among multicultural communities.

Previously, Alvin spent 12 years at Bank of America where he served in roles including; Commercial Real Estate Banking Finance, Enterprise Profitability & Cost Measurement, Consumer Real Estate Finance, and Neighborhood Lending. Alvin received his Bachelors of Science from Florida A&M University. When not working, Alvin enjoys spending time traveling with his beautiful wife Jessica of 14 years.

Tai Christensen has been in the mortgage industry for over 15 years, specializing in working with the underserved. She has held positions as a loan processor, as the manager of a mortgage brokerage specializing in modifying loans for families facing foreclosure, as the manager of a law firm specializing in re-writing mortgages for loans with Trustee Auction dates, and, more recently, as the director of government affairs for CBC Mortgage Agency. Tai currently lives in Utah with her husband, three daughters, and her black lab Charley, and is passionate about helping her minority brothers and sisters become homeowners.









Lenny McNeill U.S. Bank – EVP, National Managing Director Strategic Markets & Consumer Lending

Lenny McNeill is the National Managing Director and Executive Vice President for US Bank's Strategic Markets and Consumer Lending businesses. As a member of the executive leadership team McNeill oversees the strategy, development, and implementation of the affordable lending sales process and expansion of enhanced product offerings catering to the diverse US Bank client base, as well as ensuring compliance with regulation in the mortgage lending space.

As a 32 year mortgage banking professional, McNeill leverages his unique expertise in the development of affordable lending programs to support US Bank's multicultural lending strategy. His vast experience has helped US Bank build sales distribution and strategic partnerships, apply advanced market analytics and support regulatory compliance to benefit the bank across business lines.

Joseph Gutierrez, Managing Director of Community Lending and Industry Relations. Gutierrez is responsible for directing the Community Reinvestment Act (CRA) and Multi-Cultural lending strategy for the bank's Residential Lending Division and engaging with trade groups and other industry organizations. Gutierrez began his time at Union Bank as Senior Vice President and Diverse Markets Manager for the Bank's Consumer Lending group where he was responsible for building real estate agent and broker relationships in California, Oregon, and Washington, as well as fostering relationships with national nonprofits in the bank's geographic footprint. In his previous capacity, Gutierrez was also responsible for developing and growing opportunities to implement Union Bank's Economic Opportunity Mortgage program to meet the lending needs of

low-to moderate-income and multicultural communities. Prior to joining Union Bank, Gutierrez served as vice president and



business development manager at Bank of America. Previously, he served at Wells Fargo as loan officer and at Bank One as their community development officer. Active in the community, Gutierrez serves on the Corporate Board of Governors of the National Association of Hispanic Real Estate Professionals (NAHREP) and on the Board of Directors of the Drug Elimination Family Awareness Program (DEFAP) –Fiesta Mexicana Dance Company organization. He is the current board chair of the Ventura County Community Development Corporation (VCCDC). Previously, he held we rale of Vice Previously is the VCCDC and of NAHREP.

the role of Vice President of the VCCDC and of NAHREP Inland Empire chapter. He is the past President for the Phoenix NAHREP Chapter from 2008 to 2010. Fluent in Spanish, Gutierrez holds a bachelor's degree in business management from the University of Phoenix.





Latonia Donaldson joined PrimeLending in February 2012 and serves as Vice President – National Director of Multicultural Lending. She is responsible for creating mortgage opportunities within multicultural segments and underserved markets by providing homeownership education and financial literacy to potential homebuyers. She also provides training to PrimeLending loan officers on various down payment assistance and affordable housing programs, as well as coordinates educational events for homebuyers and real estate agents.

Ms. Donaldson has more than 20 years' experience in the areas of mortgage banking, management, and community development. Prior to coming onboard with PrimeLending, Latonia held a similar position focusing on Multicultural lending at a major national bank.

Latonia holds key positions with major Realtor trade associations in the DFW area and nationally. She serves as a board member and for the National Association of Hispanic Real Estate Professionals DFW Chapter, she is also a part of the Corporate Board of Governors for NAHREP National. Ms. Donaldson also serves as Assistant Secretary for Women's Council of DAREB, an African American Realtor Association. She attended Dallas Baptist University.

Latonia has been recognized for her community involvement by several major real estate and nonprofit organizations. She was the 2014 Honoree for the prestigious Pinnacle award, the highest recognition given by Women's Council of DAREB. Latonia has also been recognized on Mortgage Professionals of America's Hot 100 List for 2017. In all of her accomplishments, she is most proud of her role as a Mother.



ALCON .



CHANDRA WARE PRESIDENT WOMEN'S COUNCIL OF NAREB



CASSIE STANLEY ORAIR BOARD OF COVERNORS The Women's Council wishes President Donnell William's and NAREB's leadership team success in the fight for democracy in housing.

THE WOMEN'S COUNCIL OF NAREB

EST. IN 1971

111 - S

The Women's Council leads the way by empowering and encouraging you to become leaders. We take pride in our community outreach through Generational Wealth Building, Youth Empowerment, Financial Literacy. We also offer Scholarships, Grant's and Mentoring.

LEAVING A LEGACY OF GENERATIONAL WEALTH!

WWW.WOMENSCOUNCILOFNAREB.ORG



NAREB 2020 Mid-Winter Conference Agenda

Educate... Empower... Mobilize

The Mirage Las Vegas Hotel Las Vegas, NV

February 8th - February 13th, 2020

FRIDAY, February 7 th	
1:00pm – 5:00pm	Mid-Winter Conference Registration
SATURDAY, February	/ 8 th
8:00am – 5:00pm	Mid-Winter Conference Registration
9:30am – 12:30pm	NAREB8 Initiatives Training* – (includes House then the Car Initiative - Course 1 of 3)
	DESCRIPTION: Learn in-depth about the eight (8) initiatives that will arm the #REALTISTNATION in the war against the decline of Black Homeownership in America and further the progress of the 2mn5 program.
	*This class is part of the 3-course certification to become a House then the Car Ambassador (includes use of the HTTC logo/marketing material)
	ROOM: Grand Ballroom A
12:30pm-1:30pm	Lunch on your own
1:45pm – 3:15pm	Communication Styles – Representing Generations of Buyers (Generation Z, Millennials Gen X & Baby Boomers) – (House then the Car Initiative – Course 2 of 3)
	DESCRIPTION: Millennials remain the largest generation of buyers, but how do they want to be communicated with? Even with the iBuyer craze, 92% of millennials want to be represented be an agent. Learn the similarities and differences between generations and their communication
	styles. Be a part of the HTTC movement and 2mn5 SPEAKER: Landi Spearman – Multigenerational Change Expert & Executive Growth Coach
	*This class is part of the 3-course certification to become a House then the Car Ambassador (includes use of the HTTC logo/marketing material)
	ROOM: Grand Ballroom A
3:30pm - 4:30pm	Opportunity Zones
	DESCRIPTION: With affordable housing declining every day, learn how to invest in opportunit zones. It's time to buy back the block.
	ROOM: Grand Ballroom A
5:30pm – 8:30pm	Elevate and Excel Leadership Training – RVPs, Local and State Presidents, Board Members and Future Leaders – MANDATORY (Open to all)
	DESCRIPTION: This leadership workshop will help transform culture and develop the next
	generation of leaders by providing the strategy and structure to shift. Increasing membersh
	effective event planning, media relationships, social media presence, fundraising plans, buildir
	a solid board, fostering new leadership, and executing the NAREB8 initiatives will also be a pa of the discussion.
	SPEAKER: Landi Spearman – Multigenerational Change Expert & Executive Growth Coach
	PARTNER: Darrell Wills – ADT Safe Home Team
	ROOM: Grand Ballroom A
8:30pm – 9:30pm	Elevate and Excel Networking Mixer – Open to all RVPs, Local and State presidents, Board Members and Future Leaders who attended the training
	Ipresidents, board members and ruture Leaders who alterided the training

a solid board, fostering new leadership, and executing the NAREB8 initiatives will also be a part of the discussion.

SPEAKER: Landi Spearman – Multigenerational Change Expert & Executive Growth Coach

PARTNER: Darrell Wills - ADT Sate Nome Deam ROOM: Grand Ballroom A

8:30pm – 9:30pm

Elevate and Excel Networking Mixer – Open to all RVPs, Local and State presidents, Board Members and Future Leaders who attended the training

SUNDAY, February 9 th	presidents, board members and Future Leaders who attended the training
	Mid-Winter Conference Registration
8:00am – 5:00pm	
9:30am-11:30am	Opening Ceremony
	SPEAKER: Bakari Sellers - CNN Political Analyst & Former Representative from South Carolina
	ROOM: Grand Ballroom A
11:00am – 4:30pm	Exhibitors Setup
	ROOM: Grand Ballroom F
11:45am-1:45pm	dFree Initiative – (LUNCH Provided)
	DESCRIPTION: The only faith-based, wealth building system specially designed with the Black community in mind. The dFREE Financial Freedom Movement offers a 12-step training program designed to help individuals become debtfree, avoid financial pitfalls, and create savings and investment plans to ensure better financial futures, including funding their retirement dreams.
	SPEAKER: Janiah L. Lake, Director of Training, Engagement & Support dFREE Global, Inc
	ROOM: Grand Ballroom A
2:00pm - 6:00pm	NAREB Affiliate/Committee Meetings
2:00pm – 3:00pm	ROOM: Andros A & B / Grand Ballroom D Battle of the CRMs – Live Demos of the Top Client Relationship Management Software
2.00pm – 3.00pm	for Agents and Brokers
	DESCRIPTION: The best CRM is the one you use. Live Demos from the top CRM companies. Streamline and automate your follow up. Stay organized. Increase your deals.
	SPEAKERS: LionDesk, Realvolve, Wise Agent and Rocket Agent
	ROOM: Grand Ballroom A
3:15pm – 4:15pm	Facebook Series #1 – Facebook Business - (House then the Car Initiative – Course 3 of 3)
	DESCRIPTION: There are 2.7 billion active Facebook users. Create and update business pages, increase likes, track engagements, become a local celebrity. Build community pages and showcase your neighborhood knowledge.
	SPEAKER: Travis Thom – Facebook Marketing Strategist / Founder of Elevated REM & Co- founder of three tech companies
	*This class is part of the 3-course certification to become a House then the Car Ambassador (includes use of the HTTC logo/marketing material)
	PARTNER: Michael L. Jackson, VP, Sr. Diverse Markets Manager, Business Development, Union Bank
4:15pm – 5:00pm	ROOM: Grand Ballroom A Facebook Series #2 – Funnels, Ads and Audiences
т. торії — 3.00ріїї	$\pi = 1 \text{ and } \pi = $
	DESCRIPTION: Facebook ads are an essential marketing tool. Target the right audience and build ads that attracts buyers and sellers.
	SPEAKER: Travis Thom – Facebook Marketing Strategist / Founder of Elevated REM & Co- founder of three tech companies
	ROOM: Grand Ballroom A
5:00pm – <mark>5:3</mark> 0pm	Facebook Series #3 – Messenger Bots, Watch Parties, and FB Live
- 🗘 🚺	DESCRIPTION: Generate and pre-qualify leads with chatbots. Host homebuyers' workshops using FB Live. Share market updates via watch parties.

a solid board, fostering new leadership, and executing the NAREB8 initiatives will also be a part of the discussion

SPEAKER: Landi Spearman - Generational + Change Management

ROOM: Grand Ballroo AGENDA

SUNDAY, February 9	th
8:00am – 5:00pm	Mid-Winter Conference Registration
9:30am-11:30am	Opening Ceremony
	SPEAKER: Bakari Sellers - CNN Political Analyst & Former Representative from South Carolina
	ROOM: Grand Ballroom A
11:45am-1:45pm	dFree Initiative – (LUNCH Provided)
	DESCRIPTION: The only faith-based, wealth building system specially designed with the Black community in mind. The dFREE Financial Freedom Movement offers a 12-step training program designed to help individuals become debtfree, avoid financial pitfalls, and create savings and investment plans to ensure better financial futures, including funding their retirement dreams.
	SPEAKER: Janiah L. Lake, Director of Training, Engagement & Support dFREE Global, Inc
	ROOM: Grand Ballroom A
2:00pm - 6:00pm	NAREB Affiliate/Committee Meetings
	ROOM: Andros A & B / Grand Ballroom D
2:00pm – 3:00pm	 Battle of the CRMs – Live Demos of the Top Client Relationship Management Software for Agents and Brokers DESCRIPTION: The best CRM is the one you use. Live Demos from the top CRM companies. Streamline and automate your follow up. Stay organized. Increase your deals.
	SPEAKERS: LionDesk, Realvolve, Wise Agent and Rocket Agent
	ROOM: Grand Ballroom A
3:15pm – 4:15pm	Facebook Series #1 – Facebook Business
	DESCRIPTION: There are 2.7 billion active Facebook users. Create and update business pages, increase likes, track engagements, become a local celebrity. Build community pages and showcase your neighborhood knowledge.
	SPEAKER: Travis Thom – Facebook Marketing Strategist / Founder of Elevated REM & Co- founder of three tech companies
	ROOM: Grand Ballroom A
4:15pm – 5:00pm	Facebook Series #2 – Funnels, Ads and Audiences
	DESCRIPTION: Facebook ads are an essential marketing tool. Target the right audience and build ads that attracts buyers and sellers.
	SPEAKER: Travis Thom – Facebook Marketing Strategist / Founder of Elevated REM & Co- founder of three tech companies
	ROOM: Grand Ballroom A

8:30am – 9:30am	Social Media Roadmap (LinkedIn, Instagram, Canva, and more)
	DESCRIPTION: Generate leads with branded photos from Canva and hashtags on Instagram. Host engaging Q&A sessions on the home buying and selling process using IGTV. Learn how to optimize your LinkedIn profile, drive leads to your inbox, and network with high net worth customers.
	SPEAKER: Marki Lemons-Ryhal – Social Media Expert, Facebook LIVE Host and Inman Keynote Speaker
	ROOM: Grand Ballroom A
9:30am-10:30am	Video marketing – How to Generate Leads In 60 Seconds
	DESCRIPTION: Interviews, testimonials, local business reviews, live stream, listing highlights, informational, neighborhood specialists, community, "how to", and housing market updates. There are advantages to using video marketing in real estate. Connect with leads. Bring your personality to the digital world. Video accounts for 85% of internet traffic in the US.
	SPEAKER: Marki Lemons-Ryhal – Social Media Expert, Facebook LIVE Host and Inman Keynote Speaker
貸	PARTNER: Ryan Gorman, NRT, Inc. President and Chief Executive Officer
2	ROOM: Grand Ballroom A
10:45am-12:00pm	Master Your Marketing Plan – Marketing Automation, Lead Generation, Conversion, Virtual Assistants and more
	DESCRIPTION: Leverage is the new hustle. You can no longer harness your business with just human interactions. Learn how to convert more leads, close more deals with automation and virtual assistants.
	SPEAKER: Tristan Ahumada – CEO/Founder of Lab Coat Agents
10.00	ROOM: Grand Ballroom A
12:00pm – 1:00pm	Lunch on your own
1:00pm – 5:00pm	Faith Based Certification Training – Course 1 of 2 - Engaging Black Churches
Will be a second se	DESCRIPTION: This course is designed to equip members with tools needed to engage the Black church properly as we strive to create 2 million new homeowners. Course will cover:
8	1. Culture & Context of the Black church.
50 C	 Understanding denominational structures. Understanding the political structure of the church.
56 C	 Coalescing resources and efforts to have a greater impact.
88	5. How to properly approach a Pastor/ Bishop.
	SPEAKERS: Lora L. Washington, NAREB Civic Engagement Chair
	Courtney Johnson-Rose, NAREB 2nd Vice President
ñ	Bishop Craig Worsham, NAREB Faith-based Ambassador Charaka Cook, NAREB Director Katrenia Kier, NAREB Secretary
	PANELIST: Reverend Jesse L. Jackson, Sr., President & Founder, Rainbow PUSH Coalition
	Reverend S. Todd Yeary, Vice President, Rainbow PUSH Coalition
**	MODERATOR: Deborah Canady
	ROOM: Grand Ballroom A

AGENDA

rkshops I & Co-
I & Co-
gly
) a
le to make
tion and iffles, an do!
nd hpare the -50. Work
pare the

ROOM: Grand Ballroom A

MONDAY, February 1	0 th
8:00am – 5:00pm	Mid-Winter Conference Registration
8:30am – 10:30am	Financial Overhaul (Hands on Workshop) - Back to the Basics with Lynn Richardson
	DESCRIPTION: – Reduce your tax liabilities by hiring your children. Debt reduction and establishing business credit. Create successful personal and business budgets. Compare the financial benefits of LLCs and corporations. Protect your assets. Master the 10-10-30-50. Work on your financial health and set your 2020 business up for success.
	SPEAKER: Lynn Richardson - Author, Celebrity Financial Coach, Personal Finance Expert, Entertainment Executive, and Electrifying Speaker
	ROOM: Grand Ballroom A
10:45am - 11:45am	Branding – Your Company Logo Is Not Your Brand
	DESCRIPTION: What does your brand say about you? Authentic branding leaves a deep and lasting impression. Explore how to build a successful brand for your real estate business, team or brokerage.
	"Your brand is what other people say about you when you leave the room." – Jeff Bezos, CEO and Founder of Amazon
	SPEAKER: Jonathan Breslow – Field Marketing, Prime Lending
	ROOM: Grand Ballroom B
12:00pm – 1:30pm	Fair Housing Legislative Luncheon
0.00 mm 0.45 mm	ROOM: Grand Ballroom A
2:30pm - 3:45pm	Financing in Black America – (panel discussion)
	DESCRIPTION: Candid discussion on the obstacles and solutions to the decline in financing in Black America.
	ROOM: Grand Ballroom A
4:15pm – 5:15pm	What's your niche? Divorce Real Estate
	DESCRIPTION: Learn how to foster relationships with divorce attorneys, generate leads, court mandated sales, and communication challenges. Take your career to the next level as a court appointed agent.
	SPEAKER: Laurel Starks – Real Estate Agent/CEO/Founder - Ilumini Institute, 1000+ divorce sales closed
	ROOM: Grand Ballroom A

<mark>5:30pm – 6:30pm</mark>	Property Management – Lead Generation
	DESCRIPTION: Create effective marketing strategies to generate more leads for your company.
	SPEAKER: Jason Hull – CEO/Founder – DoorGrow
	ROOM: Grand Ballroom B
5:30pm – 6:30pm	Brokers/Teams – Recruitment
	DESCRIPTION: Convey your value proposition. Track your recruitment efforts. Develop strategies to recruit and retain. Using technology to support expansion. Discover what agents are looking for in a brokerage/team.

-

-

DOOM: One of Dellas and D

appointed agent.

SPEAKER: Laurel Starks – Real Estate Agent/CEO/Founder - Ilumini Institute, 1000+ divorce sales closed

	ROOM: Grand Ballroom A
5:30pm – 7:30pm	NAREB Executive Committee Meeting
	ROOM: Nassau
5:30pm – 6:30pm	Property Management – Lead Generation
	DESCRIPTION: Create effective marketing strategies to generate more leads for your company.
	SPEAKER: Jason Hull – CEO/Founder – DoorGrow
	ROOM: Grand Ballroom B
5:30pm – 6:30pm	Brokers/Teams – Recruitment
	DESCRIPTION: Convey your value proposition. Track your recruitment efforts. Develop strategies to recruit and retain. Using technology to support expansion. Discover what agents are looking for in a brokerage/team.
6	ROOM: Grand Ballroom D
5:30pm – 6:30pm	Lenders – Uncovering the Mystery of Desktop Underwriting
	DESCRIPTION: The industry is changing. Hear from underwriter managers and Freddie Mac about guideline changes. Why 2018 borrowers won't be approved in 2020. How to close successful loans in 2020.
	SPEAKER: Freddie Mac
	ROOM: Grand Ballroom C
7:30pm - 9:30pm	NATPAC 1947 Reception (TICKETED EVENT)
TUESDAY, February	11 th
8:00am – 5:00pm	Mid-Winter Conference Registration
8:00am – 5:00pm	Mid-Winter Conference Registration
8:00am – 5:00pm	Mid-Winter Conference Registration Social Media Roadmap (LinkedIn, Instagram, Canva, and more) DESCRIPTION: Generate leads with branded photos from Canva and hashtags on Instagram. Host engaging Q&A sessions on the home buying and selling process using IGTV. Learn how to optimize your LinkedIn profile, drive leads to your inbox, and network with high net worth
8:00am – 5:00pm	Mid-Winter Conference Registration Social Media Roadmap (LinkedIn, Instagram, Canva, and more) DESCRIPTION: Generate leads with branded photos from Canva and hashtags on Instagram. Host engaging Q&A sessions on the home buying and selling process using IGTV. Learn how to optimize your LinkedIn profile, drive leads to your inbox, and network with high net worth customers. SPEAKER: Marki Lemons-Ryhal – Social Media Expert, Facebook LIVE Host and Inman Keynote Speaker
8:00am – 5:00pm	Mid-Winter Conference Registration Social Media Roadmap (LinkedIn, Instagram, Canva, and more) DESCRIPTION: Generate leads with branded photos from Canva and hashtags on Instagram. Host engaging Q&A sessions on the home buying and selling process using IGTV. Learn how to optimize your LinkedIn profile, drive leads to your inbox, and network with high net worth customers. SPEAKER: Marki Lemons-Ryhal – Social Media Expert, Facebook LIVE Host and Inman
8:00am – 5:00pm 8:30am – 9:30am	Mid-Winter Conference Registration Social Media Roadmap (LinkedIn, Instagram, Canva, and more) DESCRIPTION: Generate leads with branded photos from Canva and hashtags on Instagram. Host engaging Q&A sessions on the home buying and selling process using IGTV. Learn how to optimize your LinkedIn profile, drive leads to your inbox, and network with high net worth customers. SPEAKER: Marki Lemons-Ryhal – Social Media Expert, Facebook LIVE Host and Inman Keynote Speaker ROOM: Grand Ballroom A
8:00am – 5:00pm 8:30am – 9:30am	Mid-Winter Conference Registration Social Media Roadmap (LinkedIn, Instagram, Canva, and more) DESCRIPTION: Generate leads with branded photos from Canva and hashtags on Instagram. Host engaging Q&A sessions on the home buying and selling process using IGTV. Learn how to optimize your LinkedIn profile, drive leads to your inbox, and network with high net worth customers. SPEAKER: Marki Lemons-Ryhal – Social Media Expert, Facebook LIVE Host and Inman Keynote Speaker ROOM: Grand Ballroom A Video marketing – How to Generate Leads In 60 Seconds DESCRIPTION: Interviews, testimonials, local business reviews, live stream, listing highlights, informational, neighborhood specialists, community, "how to", and housing market updates. There are advantages to using video marketing in real estate. Connect with leads. Bring your
8:00am – 5:00pm 8:30am – 9:30am	Mid-Winter Conference Registration Social Media Roadmap (LinkedIn, Instagram, Canva, and more) DESCRIPTION: Generate leads with branded photos from Canva and hashtags on Instagram. Host engaging Q&A sessions on the home buying and selling process using IGTV. Learn how to optimize your LinkedIn profile, drive leads to your inbox, and network with high net worth customers. SPEAKER: Marki Lemons-Ryhal – Social Media Expert, Facebook LIVE Host and Inman Keynote Speaker ROOM: Grand Ballroom A Video marketing – How to Generate Leads In 60 Seconds DESCRIPTION: Interviews, testimonials, local business reviews, live stream, listing highlights, informational, neighborhood specialists, community, "how to", and housing market updates. There are advantages to using video marketing in real estate. Connect with leads. Bring your personality to the digital world. Video accounts for 85% of Internet traffic in the US. SPEAKER: Marki Lemons-Ryhal – Social Media Expert, Facebook LIVE Host and Inman Keynote Speaker
8:00am – 5:00pm 8:30am – 9:30am	Mid-Winter Conference Registration Social Media Roadmap (LinkedIn, Instagram, Canva, and more) DESCRIPTION: Generate leads with branded photos from Canva and hashtags on Instagram. Host engaging Q&A sessions on the home buying and selling process using IGTV. Learn how to optimize your LinkedIn profile, drive leads to your inbox, and network with high net worth customers. SPEAKER: Marki Lemons-Ryhal – Social Media Expert, Facebook LIVE Host and Inman Keynote Speaker ROOM: Grand Ballroom A Video marketing – How to Generate Leads In 60 Seconds DESCRIPTION: Interviews, testimonials, local business reviews, live stream, listing highlights, informational, neighborhood specialists, community, "how to", and housing market updates. There are advantages to using video marketing in real estate. Connect with leads. Bring your personality to the digital world. Video accounts for 85% of internet traffic in the US. SPEAKER: Marki Lemons-Ryhal – Social Media Expert, Facebook LIVE Host and Inman
8:00am - 5:00pm 8:30am - 9:30am 9:30am-10:30am	Mid-Winter Conference Registration Social Media Roadmap (LinkedIn, Instagram, Canva, and more) DESCRIPTION: Generate leads with branded photos from Canva and hashtags on Instagram. Host engaging Q&A sessions on the home buying and selling process using IGTV. Learn how to optimize your LinkedIn profile, drive leads to your inbox, and network with high net worth customers. SPEAKER: Marki Lemons-Ryhal – Social Media Expert, Facebook LIVE Host and Inman Keynote Speaker ROOM: Grand Ballroom A Video marketing – How to Generate Leads In 60 Seconds DESCRIPTION: Interviews, testimonials, local business reviews, live stream, listing highlights, informational, neighborhood specialists, community, "how to", and housing market updates. There are advantages to using video marketing in real estate. Connect with leads. Bring your personality to the digital world. Video accounts for 85% of internet traffic in the US. SPEAKER: Marki Lemons-Ryhal – Social Media Expert, Facebook LIVE Host and Inman Keynote Speaker ROOM: Grand Ballroom A Video marketing - How to Generate Leads In 60 Seconds DESCRIPTION: Interviews, testimonials, local business reviews, live stream, listing highlights, informational, neighborhood specialists, community, "how to", and housing market updates. There are advantages to using video marketing in real estate. Connect with leads. Bring your personality to the digital world. Video accounts for 85% of internet traffic in the US. SPEAKER: Marki Lemons-Ryhal – Social Media Expert, Facebook LIVE Host and Inman Keynote Speaker ROOM: Grand Ballroom A

	AGENDA
10:45am-12:00pm	Master Your Marketing Plan – Marketing Automation, Lead Generation, Conversion, Virtual Assistants and more
	DESCRIPTION: Leverage is the new hustle. You can no longer harness your business with just human interactions. Learn how to convert more leads, close more deals with automation and virtual assistants.
	SPEAKER: Tristan Ahumada – CEO/Founder of Lab Coat Agents
	ROOM: Grand Ballroom A
12:00pm – 1:00pm	Lunch on your own
1:00pm – 5:00pm	Faith Based Certification Training – Course #1- Engaging Black Churches
	DESCRIPTION: This course is designed to equip members with tools needed to engage the Black church properly as we strive to create 2 million new homeowners. Course will cover:
	1. Culture & Context of the Black church.
	2. Understanding denominational structures.
	3. Understanding the political structure of the church.
	 Coalescing resources and efforts to have a greater impact. How to properly approach a Pastor/ Bishop.
	SPEAKER: Lora L. Washington, NAREB Civic Engagement Chair, Courtney Johnson-Rose, NAREB 2nd VP, Bishop Craig Worsham, NAREB Faith-based Ambassador, Charaka Cook, NAREB Director, Katrenia Kier, NAREB Secretary
	ROOM: Grand Ballroom A
1:00pm - 5:00pm	Grant-Writing and Capacity Building Training by HUD
	DESCRIPTION: Strategic plan, budget structure, elements of a successful proposal, read grants as if you were the funder, steps to packaging the proposal, and more. You do not want to miss this opportunity to be taught by HUD.
	SPEAKER: Dr. B.J. Douglass – Senior Project Officer - Housing and Urban Development ROOM: Grand Ballroom B
4:00pm - 7:00pm	NAREB Board of Directors' Meeting
	ROOM: Grand Ballroom C & D
A CLUCK MICHAEL COMPANY	

8:30am-10:00am

Prayer Breakfast - (TIC

SPEAKER: Dr. B.J. Douglass – Senior Project Officer - Housing and Urban Development **ROOM:** Grand Ballroom B

WEDNESDAY, Februa	ry 12 th
8:30am-10:00am	Prayer Breakfast - (TICKETED EVENT)
ξ.	ROOM: Grand Ballroom A
10:30am – 2:30pm	Faith Based Certification Training – Course #2- Civic Engagement
	DESCRIPTION: The Civic Engagement course will equip members with key tools to transform underserved communities. Members will also be trained on how they can become full partners in social change through community development and civic engagement work with HBCU's, Civic & Community Organizations, and Political structures. NOTE: Must complete Course 1 prior to taking Course 2.
	SPEAKER: Lora L. Washington, NAREB Civic Engagement Chair, Courtney Johnson-Rose, NAREB 2nd VP, Bishop Craig Worsham, NAREB Faith-based Ambassador, Sherita McCray, NAREB Regional VP, Dr. Najuma Smith-Pollard
40.00 40.00	ROOM: Grand Ballroom A
10:30am – 12:30pm	FICO Boot Camp
	ROOM: Grand Ballroom C
3:00pm – 6:00pm	NID Training - Course for Counselors and Interested Counselors
2	DESCRIPTION: The Winning Combination for Increased Branch Funding
	 Learn how your Workplan + Funding Opportunities + Partnerships = Winning Proposals Topics Covered:
8	3. Who funds nonprofit housing counseling agencies and what are their motivations?
	4. What do funders of NID Housing really want to know about the organization they are interested in funding?
2	 How do you identify potential funders and make the first approach? Local Funding Opportunities & Resources.
	7. Tips for Proposal & Sponsorship Writing.
5	8. Understand how to write and submit a standard event or project proposal.
	 Know how and when to follow up with funders after submitting a proposal. NID Sub-Grant Process and Procedures to Fast track your local branch application approval.
8	11. Sponsorship and Proposal Writing Goals for 2020.
	SPEAKER: Latisha Carlisle, VP of Housing NID- Housing, a National HUD Intermediary
2	ROOM: Grand Ballroom A



	AGENDA
10:30am – 6:00pm	Day #1 - United Developer's Council (UDC) Certification #100 - Series 1 of 3 - THE DEVELOPMENT PROCESS (TICKETED EVENT)
	DESCRIPTION: This introduction course is certified by United Developers Council of the National Association of Real Estate Brokers as fourteen (14) hours of classwork and training in the Real Estate Development Process and Urban Corp Development key factors. Students will learn to identify Urban Corp development needs and opportunities in their community.
	Introduction to Development - Market Analysis, Land Control, Governmental Regulations Development Team – Pre-Financing and Construction Phase, Selecting the Team Members, Site Planning and Product Design.
	Financing Process - Financial Feasibility Analysis and Financing, Estimated Development Costs Summary Statement, Proposed Sale Prices/or Rent Schedule, Pro-Forma Operating Statements, Preparation of Mortgage Package Construction - Construction Phase
	Marketing - Marketing the ProjectProperty Management - Management and OperationThis course will give students the fundamental principles and tools necessary to begin theirtransition into the development niche. They will understand the importance in proper planning,research and collaboration with community partners and stakeholders.RealtistNation members who complete this course will be empowered to participate as
	Community Development Specialist.
10:30am - 6:00pm	ROOM: Grand Ballroom B REO Certification Course #1 - (TICKETED EVENT)
	 DESCRIPTION: Are you ready for the comeback of REO's? Be part of the first wave of REO brokers ready for the next wave. It has been more than 10 years since the last REO wave, and some say we are due for a market correction. Whether that correction will take place this year, next year or the year after, brokers need to be positioned to take advantage of the many opportunities available when the REO market returns. This day and a half session will prepare you for the next wave. Participants will learn: Important aspects of operating an effective and thriving REO operation Strategies that set you apart from your competition What it takes to become an REO broker Out market your competition Building a book of business Networking and Marketing in the REO space
	ROOM: Grand Ballroom D
8:00am – 5:00pm	REO Certification Course #2 (TICKETED EVENT)

DESCRIPTION: Are you ready for the comeback of REO's? Be part of the first wave of REO brokers ready for the next wave. It has been more than 10 years since the last REO wave, and some say we are due for a market correction. Whether that correction will take place this year, next year or the year after, brokers need to be positioned to take advantage of the many opportunities available when the REO market returns. This day and a half session will prepare you for the next wave. Participants will learn:

spects of operating an effective and thriving REO operation

- 2. Strategies that set you apart from your competition
- 3. What it takes to become an REO broker
- 4. Out market your competition
- Building a book of business 5.
- Networking and Marketing in the REO space 6.

ROOM: Grand Ballroom D

2 United Dove



ROOM: Grand Ballroom D

HURSDAY, February :00am – 5:00pm	REO Certification Course #2 (TICKETED EVENT) DESCRIPTION: Are you ready for the comeback of REO's? Be part of the first wave of REO
.00am – 3.00pm	
	DESCRIPTION: Are you ready for the comeback of REO's? Be part of the first wave of REO
	brokers ready for the next wave. It has been more than 10 years since the last REO wave, ar
	some say we are due for a market correction. Whether that correction will take place this yea
	next year or the year after, brokers need to be positioned to take advantage of the many
	opportunities available when the REO market returns. This day and a half session will prepar you for the next wave. Participants will learn:
	1. Important aspects of operating an effective and thriving REO operation
	 Strategies that set you apart from your competition
	3. What it takes to become an REO broker
	4. Out market your competition
	5. Building a book of business
	6. Networking and Marketing in the REO space
	ROOM: Grand Ballroom D
:00am – 6:00pm	Day #2 - United Developer's Council (UDC) Certification #100 - Series 1 of 3 - URBAN CORE REDEVELOPMENT (TICKETED EVENT)
	DESCRIPTION: This introduction course is certified by United Developers Council of the
	National Association of Real Estate Brokers as fourteen (14) hours of classwork and training i
	the Real Estate Development Process and Urban Corp Development key factors. Students wi learn to identify Urban Corp development needs and opportunities in their community.
	In-Fill Development – Vacant Lots, Size Constraints
	Boarded & Abandoned Assets - Land Trust, Banks, Local Government, Investors
	New Construction – Condos, Townhomes 1-4 Units
	This course will give students the fundamental principles and tools necessary to begin their
	transition into the development niche. They will understand the importance in proper planning
	research and collaboration with community partners and stakeholders.
	RealtistNation members who complete this course will be empowered to participate as
	Community Development Specialist.
	ROOM: Grand Ballroom B
	Agenda subject to change without notice.
reak #1 Branartu	
rack #1 – Property rack #2 – Brokers	/ Management
rack #3 – Lenders	
	· · · · · ·

THE NATIONAL ASSOCIATION OF REAL ESTATE BROKERS



Invites you to the 2020 MID-WINTER CONFERENCE





"UNPRECEDENTED SUCCESS" Ist Chronicles 4:10

> FEBRUARY 12, 2020 7:30 - 9:30 a.m. Mirage Hotel - Las Vegas

Special Greetings by



REV. JESSE JACKSON PRESIDENT & FOUNDER RAINBOW PUSH COALITION



Psalmist



GAYLE ARBUCKLE MINISTER OF MUSIC & THESPIAN

DR. FREDERICK DOUGLASS HAYNES III SENOR PASTOR FRIENDSHIP WEST BAPTIST CHURCH

Tickets \$35 http://www.nareb.com/events





The Reverend S. Todd Yeary, J.D., Ph.D.

Senior Vice-President and Chief of Global Policy, Rainbow PUSH Coalition, Inc. Chicago, Illinois & Washington, DC

Senior Pastor, Douglas Memorial Community Church Baltimore, Maryland

The Reverend S. Todd Yeary is Senior Pastor of the Douglas Memorial Community Church of Baltimore, and is the Senior Vice-President and Chief of Global Policy at the Rainbow PUSH Coalition, Inc., He also serves as chief executive officer of DMCC's two community development entities – Douglas Village and Camp Farthest Out. Dr. Yeary is also an adjunct professor in the College of Public Affairs at the University of Baltimore, teaching courses on Race, American Government, American Politics, and Community Building Strategies.

Dr. Yeary's social justice work includes serving on the national board of National Action Network, past Political Action Chair for the Maryland State Conference NAACP, as co-founding principal of Community Churches for Community Development, Inc., and as the founding principal of SALT (Strategic Advocacy and Legislative Thinktank), a faith-based public policy collaborative that works on regional and national empowerment strategies impacting disaffected communities. From 2000-2010, Dr.

Yeary served as associate director of the Center for Black Studies at Northern Illinois University. He is often called upon to facilitate creative conversations that solve challenging public policy problems.

Dr. Yeary believes honest dialogue creates opportunities to form strategic partnerships that strengthen families and communities. He exemplifies his community commitment through public participation. He served as the past chair of the board of trustees of Baltimore City Community College, is the current chair of the Community Relations Commission of Baltimore City, vice-chair of Behavioral Health Systems Baltimore, and as co-chair of the Center Steering Committee for the Flint Center for Health Equity Solutions at Michigan State University, an institutional public health research collaborative established to help in the response to the ongoing Flint water crisis.

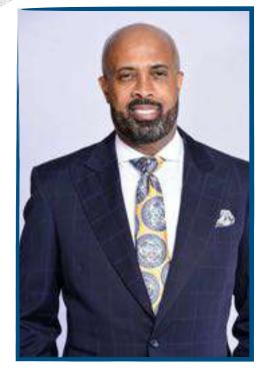
Dr. Yeary holds a Bachelor's Degree in Management from National-Louis University, a Master of Divinity Degree from Garrett-Evangelical Theological Seminary, the Graduate Certificate in African Studies from Northwestern University, the Doctor of Philosophy Degree (Ph.D.) in the area of Religion in Society and Personality from Northwestern, and the Doctor of Law (JD) from the University of Maryland Francis King Carey School of Law. Dr. Yeary is a member of the 2012 class of the Board of Preachers of the Martin Luther King, Jr. College of Preachers and Laity of Morehouse College.

Dr. Yeary is married to Rhonda, and is the father of four children. Pinnacle Sales Club award for exceptional sales. Arness Blake is based in Austin, Texas.









Rev. Dr. Frederick Douglass Haynes III is a prophetic pastor, passionate leader, social activist, eloquent orator, and educator engaged in preaching the gospel of Jesus Christ, and fighting against racial injustice. Dr. Haynes is also committed to economic justice and empowerment in under-served communities and touching and transforming the lives of the disenfranchised. For the past 35 years, Dr. Haynes has served as a visionary and innovative senior pastor of Friendship-West Baptist Church in Dallas, Texas. Under his servant leadership, the ministry and membership of the church has grown from less than 100 members in 1983 to over 12,000.

After experiencing racism in the segregated south Dr. Haynes' father decided it was best to move his family to San Francisco where his father, Dr. Frederick D. Haynes Sr., pastored the historic Third Baptist Church. At the age of 14, Dr. Haynes' life took a drastic turn when his father passed away on his first day of high school. Following his father's death, Dr. Haynes encountered many difficulties but with the help of mentors, his family, and God, he was able to overcome every obstacle. Dr. Haynes continued his education at Bishop College in Dallas, TX and graduated with honors in 1982. While a student at Bishop College, he also became a member of Alpha Phi Alpha Fraternity, Inc. In 1996, he earned a Master of Divinity degree from Southwestern Baptist Theological

Seminary. In 2005, Dr. Haynes received his Doctorate in Ministry from the Graduate Theological Foundation where he was afforded the opportunity to study at Christ Church, Oxford University in Oxford, England. His dissertation, "To Turn the World Upside Down: Church Growth in a Church Committed to Social Justice" reflects his commitment to faith based social activism.

A committed community activist, Dr. Haynes has formed alliances and partnerships with local community leaders and Dallas city officials to fight social injustice, domestic violence, and poverty. He worked with the Center for Responsible Lending in order to fight economic predators in Texas and across the nation that engage in predatory lending. Under the previous presidential administration, Dr. Haynes was frequently invited to the White House in order to address issues ranging from the state of the economy to voting and civil rights. He was publicly applauded by President Barack Obama for developing the THR!VE Intern and Leadership Program which employed nearly 100 young black males between the ages of 16-19. Since its inception, the program has expanded and now employs both young men and women with local businesses and at the church at a pay rate above minimum wage.

A life-long learner, Dr. Haynes is committed to education and has led Friendship-West to donate over two million dollars to Historically Black Colleges and Universities and students who are members of the church and the greater Dallas community.

As a reflection of his commitment to community transformation and social consciousness, Dr. Haynes serves in various leadership capacities in organizations that champion social change and education. Among them the Samuel DeWitt Proctor Conference, the Conference of National Black Churches, the National Action Network, and 100 Black Men of America. He also serves as a member of the Board of Trustees of Paul Quinn College, an HBCU in Dallas.



Presenters



Gaye is currently the minister of music of Concord Church in Dallas, Texas where she leads praise and worship on any given Sunday. The founder and president of the Gospel Music Workshop of American, (GMWA), the late Reverend James Cleveland, in New Orleans presented her to the gospel world at a very young age. Since that time, she has been a featured soloist on two GMWA albums. Was also a featured soloist on the Mississippi Mass Choir album with the late Rev. James Moore singing "Have Faith in God", on Meeks Records' Pastor Clay Evans' project singing "Oh how much He Cares" and on the 2011Bishop TD Jakes" Woman thou art Loosed" live at Lakewood" project singing more than a few songs. Gave was also a guest soloist on Anthony Brown & group Therapy singing "Deserved". Last but certainly not least, in 2016 she sung before the world for President Barack & Michelle Obama, Vice President Biden & his wife, President George & Laura Bush in honor of the fallen soldiers that were killed in Dallas, Texas.

In addition to her album "Holy" which made it to the second round of the 2011 Stellar Awards, that same year she was also nominated for Songwriter of the Year. She

received second Place for Female Vocalist of the Year for Bobby Jones Gospel, performances on Trinity Broadcasting Network (TBN), "The National Anthem for a NBA game, the guest artist for the Martin Luther King Celebration at the Myerson Symphony Center and participated in the Aretha Franklin tribute at the Kennedy Center.



Presenters



The Reverend Jesse Louis Jackson, Sr., Founder and President of the Rainbow PUSH Coalition, is one of the foremost civil rights, religious and political figures of our time. For nearly 50 years, he has played a pivotal role in virtually every movement for peace, civil rights, empowerment, gender equality, and economic and social justice the world over. A testament to the breadth and depth of his works can best be expressed by two of the greatest honors he has received. In 2000, President Bill Clinton awarded the nation's highest civilian honor, the Presidential Medal of Freedom, to Reverend Jackson; and, in 2013, the South African government bestowed upon him their highest civilian honor, their National Order, the Companions of OR Tambo.

Reverend Jackson has been called the "Conscience of the Nation" and "the Great Unifier," challenging America to be inclusive and to establish just and humane priorities for the benefit of all. He is known for bringing people together on common ground across lines of race, faith, gender, culture, and class.

Born on October 8, 1941 in Greenville, South Carolina, Reverend Jackson was a standout student-athlete who graduated from the public schools in Greenville, who, after turning down a contract to play baseball for the Chicago White Sox, enrolled in Big 10 football powerhouse, the University of Illinois, on a football scholarship. He later transferred to North Carolina A&T State University and graduated in 1964. He then accepted the Rockefeller Foundation scholarship to pursue his theological studies at the University of Chicago's Chicago Theological Seminary, deferring the completion of his Master's Degree one semester shy of his graduation to begin working full-time for Rev. Dr. Martin Luther King. Ordained to the Ministry on June 30, 1968 by Rev. Clay Evans, he eventually earned his Master's of Divinity degree from Chicago Theological Seminary in 2000.

> He accepted the Rockefeller Foundation scholarship to pursue his theological studies at the University of Chicago's Chicago Theological Seminary, deferring the completion of his Master's Degree one semester shy of his graduation to begin working full-time for Rev. Dr. Martin Luther King. Ordained to the Ministry on June 30, 1968 by Rev. Clay Evans, he eventually earned his Master's of Divinity degree from Chicago Theological Seminary in 2000.

For his work in human and civil rights and nonviolent social change, Reverend Jackson has received more than 40 honorary doctorate degrees and frequently lectures at major colleges and universities including Howard, Yale, Princeton, Morehouse, Harvard, the University of KwaZulu-Natal in South Africa, Columbia, Stanford and Hampton. He was made an Honorary Fellow of Regents Park College at Oxford University, and received an Honorary Fellowship from Edge Hill University in Liverpool, England. In March 2010,

Presenters



Arness Blake is the Community Development Lending Sales Manager for BBVA Bank. He oversees and supports the Community Development throughout the Texas market to enable sustainable home-ownership and grow the BBVA portfolio. He is responsible for expanding sustainable home-ownership for first time homebuyers, low-to moderate income (LMI), minority borrowers and communities. He also works with nonprofit and faith-based organizations and has taught financial literacy classes open to the community. Arness Blake has over twenty years of experience as successful sales professional, a million-dollar producer, a member of the Presidential Gold Sales Club, a recipient of numerous Sammy Awards for top sales and BBVA Pinnacle Sales Club award for exceptional sales. Arness Blake is based in Austin, Texas.





NAREB: Ready to purchase a new home? Schwab Bank may be able to help.

Visit **schwab.com/** mortgagerates to see today's rates.



Today could be the perfect time for you or your client to consider purchasing a vacation home, investment property, or to refinance an existing loan. For value and convenience, look to Charles Schwab Bank's home lending program provided by Quicken Loans[®].



Call Quicken Loans at 877-566-2116 or visit schwab.com/mortgagerates to get started.

In order to participate, the borrower must agree that the lender, Quicken Loans, may share their information with Charles Schwab Bank and Charles Schwab Bank will share their information with the lender Quicken Loans. Nothing herein is or should be interpreted as an obligation to lend. Loans are subject to credit and collateral approval. Other conditions and restrictions may apply. This offer is subject to change or withdraw at any time and without notice. Interest rate discounts cannot be combined with any other offers or rate discounts. Hazard insurance may be required.

Charles Schwab Bank and Charles Schwab & Co., Inc. are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products offered by Charles Schwab & Co., Inc. (Member SIPC) are not insured by the FDIC, are not deposits or obligations of Charles Schwab Bank, and are subject to investment risk, including the possible loss of principal invested. Charles Schwab & Co., Inc. does not solicit, offer, endorse, negotiate or originate any mortgage loan products and is neither a licensed mortgage broker nor a licensed mortgage lender. Home lending is offered and provided by Quicken Loans, Inc. Quicken Loans, Inc., is not affiliated with The Charles Schwab Bank, Member FDIC and Equal Housing Lender.

Quicken Loans is licensed in all 50 states. Quicken Loans Inc.; NMLS #3030; www.NMLSConsumerAccess.org. Equal Housing Lender. Licensed in 50 states. AL License No. MC 20979, Control No. 100152352. AR, TX: 1050 Woodward Ave., Detroit, MI 48226–1906, (888) 474-0404; AZ: 1 N. Central Ave., Ste. 2000, Phoenix, AZ 85004, Mortgage Banker License #BK-0902939; CA: Licensed by Dept. of Business Oversight, under the CA Residential Mortgage Lending Act and Finance Lenders Law; CO: Regulated by the Division of Real Estate; GA: Residential Mortgage Licensee #11704; IL: Residential Mortgage Licensee #4127 – Dept. of Financial and Professional Regulation; KS: Licensed Mortgage Company MC.0025309; MA: Mortgage Lender License #ML 3030; ME: Supervised Lender License; MN: Not an offer for a rate lock agreement; MS: Licensed by the SD pet. of Banking and Consumer Finance; NH: Licensed by the Banking Dept., #6743MB; NV: License #626; NJ: New Jersey – Quicken Loans Inc., 1050 Woodward Ave., Detroit, MI 48226, (888) 474-0404, Licensed by the NJ. Department of Banking and Insurance;, NY: Licensed Mortgage Banker – NYS Banking Dept.; OH: MB 850076; OR: License #ML-1387; PA: Licensed by the Dept. of Banking – License #21430; RI: Licensed License #21430; RI: Licensed License #21430; RI: Licensed MA: Consumer Loan Company License CL-3030. Conditions may apply.

Lending services provided by Quicken Loans Inc., a subsidiary of Rock Holdings Inc. "Quicken Loans" is a registered service mark of Intuit Inc., used under license.



Brokerage Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value

Charles Schwab Bank, PO. Box 982605, El Paso, TX 79998-2605
 ©2020 Charles Schwab Bank. All rights reserved. Member FDIC. (0120-0GM2) ADP109952-00 (1/20) 00240836



Sharon Henry Broker

THE QUEEN OF COBB COUNTY REAL ESTATE

HAIHNTS & AGHNTS BEGEWE 1111

REALTY QUALITY SOLUTIONS



Atlanta Business League "Top 100 Black Women of Influence"

2016, 2017& 2018 President of the Empire Board of Realtists

12

Client Services Include:

- **W** Listings
- **Buyers**
- Short Sales
- Probate sale
- 🧐 Tenant Placement
- Credit Restoration
- Seankruptcy Sale

- Sponsored Agent Benefits Include:
- 🧐 Financial Leverage
- Unparalleled residual formula
- Wealth Sharing Through Mentoring
- 🖗 Financial Legacy Building
- 👾 Top notch training

State of the Art

Technology

EXI

2018-2019 2019-2020 NAREB Regional Vice President

2019-2020 NAREB Convention Chair

> Full-time Real Estate Professional since 2003



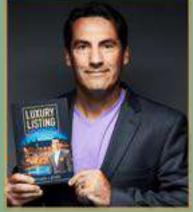
999 Whitlock Ave., Marietta, GA 30064 655 Engineering Drive, Suite 240, Norcross, GA 30092 770.672.6069 (o) 678.310.3222 (o) 404.934.5566 (c)

LUXURY LISTING SPECIALIST CERTIFICATION CALL TO SCHEDULE A CLASS IN YOUR AREA





NAREB-Sales Division presents the **Luxury Listing Specialist Certification** featuring Michael LaFido; Luxury Real Estate Expert, Trainer and Multi-Million Dollar Producer.



BREAK INTO THE LUXURY HOME MARKET AND DOMINATE IT!

Many agents within the industry today are calling Michael's methods "the new standard" for marketing luxury homes. "Michael Lafido has developed a blueprint for success that gives REALTIST and REALTORS a turn-key system to dominate listing and selling Luxury homes in ANY market"

Bring the certification to your local chapter Call today to schedule: LJ Jennings 510-326-2446

LJ JENNINGS, PRESIDENT. EMAIL JENNINGSLJ@HOTMAIL.COM. 510.326.2446



INDIANA

Chapter Presidents

Delores Braxton-Kennedy, CIRA-Indianapolis Claudia White, RANI-Fort Wayne

MICHIGAN

Chapter President Miranda Bartell-Morrow, GDRA-Detroit

OHIO

State President

Veronica Bedel-Nevels, ORA

Chapter Presidents Toya Kelker, ARA-Akron Monique Winston, CRA-Cleveland Qiana Jones, CRA-Columbus Davan Gassett, GCRA-Cincinnati Trina Holley-Johnson, GDRA-Dayton Robert Pasker, GTRA-Toledo Calvin Williamson, YWAREB-Youngstown

CONGRATULATIONS N.A.R.E.B. 2020 MID-WINTER CONFERENCE FROM REGION VIII INDIANA, MICHIGAN & OHIO WWW.REGIONBREALTIST.COM

REGION VIII Leadership Team Regional Vice President Jerry Isham Region VIII Assistants Birt Hampton Carolyn P. Jackson

#REALTISTNATION



We buy and sell Houses call today for your free quote

....

ORTGAGE CANYON

"I wanted to compliment you for your excellent work. Well done! Exactly 28 working days later, we are closing a loan that the Multi-Billion Dollar (blank). Home Mortgage wouldn't do... with all the same hurdles we had to overcome to do so. Again, Very Well Done!"

Thanks Mike

THE RIGHT RESOURCE MAKES THE DIFFERENCE

Government Programs

- > FHA/VA/USDA
- > 203K
- One time Construction to Permanent
- Reverse Mortgages

Conventional Programs

Home-style Renovation

- Conforming/non-conforming
- Arm Products

Commercial Lending programs Multi Unit Development/Construction LLC Purchase/Refinance **Buy and hold Products** Short term Development mortgages

- 12 Months Bank Statement Program for Self-Employed
- NON-warrantable Condos
- **Foreign National**
- No Income Verification

Licensed in the state of FL. NY, NJ, GA, PA, CT and CA. Registered Mortgage Broker N.V.S Department of Financial Services. All montgage loans arranged with third party providers. NML5#28871 Address

2001 Marcus Ave STE N121 New Hyde Park, NY 11042



MAYARANI SMITH

NMLS# 15629. Se Habla Españo 2001 Marcus Avenue Lake Success, NY 11042 Direct. (201) 927-1008 Office: (516) 502-2480 Fax: (516) 502-2484

Apply Now at: canyonmortgage.com

Ask about our Cooperative Marketing Support.



Proudly serving our community Philadelphia and surrounding suburbs



Exceptional Services / Reliable Agents Full services Real estate Firm

Residential sales and services Home buyers, Sellers, Investors Short Sale, Senior Housing Specialist, Property Management Commercial real estate including mixed used, investment properties, retail and industrial



Arlene Wayns-Thomas, Broker/Owner Regional Vice President of NAREB Region III



Reliance Realty Agents

"Building Wealth in our community"

25 Washington lane suite C-19 Wyncote, Pa 19095 215-884-4006 wwwrelaincerealtyLLC.com <u>reliancerealty@verizon.net</u> arlenewayns@gmail.com



Lending our support.

At BBVA, we believe smart mortgage lending helps to build strong neighborhoods and communities. We're committed to helping more families achieve the dream of homeownership.

Congratulations, NAREB, on your 2020 Mid-Winter Conference.

bbvausa.com • 1-877-BBVA USA



Loans subject to program eligibility, collateral, underwriting and approval, including credit approval. © 2020 BBVA USA Bancshares, Inc. BBVA USA is a Member FDIC and an Equal Housing Lender NMLS #402936. BBVA and BBVA Compass are trade names of BBVA USA, a member of the BBVA Group. Rev. 01/2020 / #838756





TERESA PALACIOS SMITH

Teresa Palacios Smith is the vice president of Diversity and Inclusion for HSF Affiliates LLC. She oversees the organization's commitment to increase diversity among the company, its broker network and the sales professionals affiliated with the brand with the goal of mirroring the diversity found in the communities they serve.

Teresa has extensive experience in sales and marketing. She is a graduate of Mississippi State University, where she received a Bachelor of Arts in broadcasting and public relations. She also has more than 20 years of experience working in the real estate industry and is a frequent speaker at national and local industry events.

In 2015, Teresa served as president of the National Association of Hispanic Real Estate Professionals (NAHREP), one of the largest minority associations in the country with more than 30,000 members. She is also one of the founding members of the NAHREP Atlanta Chapter, which launched in 2005. Teresa has held numerous leadership roles in

the industry and currently serves on the board of some of the top housing organizations in the country. Teresa was named by the Atlanta Tribune magazine as one of Atlanta's "Superwomen" for her leadership and advocacy in the Hispanic Community and was featured in Allan Dalton's 2015 book "Creating Real Estate Connections."

Prior to her current position, Teresa was vice president of Business Development and Cultural Initiatives at Berkshire Hathaway HomeServices Georgia Properties, where she was responsible for business development and marketing of corporate relocation services along with a portfolio of additional programs and products.

The daughter of Hispanic immigrants, Teresa has a strong commitment to traditional values, family, service and southern hospitality.

CONTACT INFORMATION:

Teresa Palacios Smith Vice President, Diversity & Inclusion and Multicultural Strategies HSF Affiliates LLC | Berkshire Hathaway HomeServices | Real Living Real Estate teresasmith@hsfranchise.com 770-903-2835 Cell

Zero Down on Homes For Your Buyers!

No income limits 620+ FICO Score No geographical restrictions New & existing construction \$0 Down on FHA or Conventional







learn more at: www.chenoafund.org





1109 East Park Drive, Suite 305 - Birmingham, AL 35235



CERITA TUCKER-SMITH Associate Broker

Business Phone: (205) 833-3045 Business Fax: (205) 833-3044 Cell: (205) 222-0270



ceritatuckersmith@yahoo.com

"Making Your Dreams Come True"





 $igstarrow \ President \ Donnell \ Williams$

The 2020 Consolidated Board of Realtist's President, Stanley Jackson, and Board of Directors congratulates N.A.R.E.B. President Donnell Williams on the 2020 N.A.R.E.B. Midwinter Conference:

"Bet is on Black"

HOMEOWNERSHIP IN VEGAS

&

on your N.A.R.E.B. 8 Initiative





#CBR #CAREB #NAREB #HTTC #REALTISTNATION



BRASS & BRASS ENTERPRISES, LLC

A Full Service Real Estate Solutions Company www.brassnbrass.com

800.279.9289 or 323.905.1111

Real Estate Industry Leaders Helping You Find Your Way Home

Ted Brass





Broker/Owner Ted Brass Real Estate Solutions 310.345.9704 www.tedbrass.com DRE License# 00615106 CEO/Managing Partner Brass & Brass Enterprises 310.345.9707 www.glendabrass.com DRE License# 01506951



Residential & Commercial Real Estate Sales, Commercial Financing, Leasing, Property Management, and Consumer/Practitioner Education

> Housethenthecar.com Helping Homebuyers find their way home.











"Over 55 Years Combined Experience"





Myra Lillard, CRA Certified General Appraiser, Indiana President, NSREA

> hgrsindy@gmail.com 317-257-0357

Home Guide Realty Services 2625 N Meridian St. Suite 49B Indianapolis, IN 46208



Robbie Wilson, ASA RA, SRA, Certified Real Property Appraiser, Texas Vice President, NSREA

rwilson@advanceappraisalgroup.com 469-569-3595

AQB Certified USPAP Instructor



Training, mentoring, and networking with professionals who help safeguard the integrity of real estate transactions and the health of the real estate economy.

Training the Next Generation of Black Appraisers)











WELLN SS LIFESTYLE REAL ESTATE

214-604-6645

THE BREATHE HOUSE Follow Me Home

Bitteres

KBH Signature Realty Group

KBH Real Estate Services and Business Solutions

"Serving the Community by Providing Real Estate Services and Comprehensive Business Solutions."

Services Include

KBH Signature Realty Group: Comprehensive Real Estate Services

1st Property Preservation Services and Construction, LLC:

Property Preservation, Repair and Remodeling

Lamiah Consulting: Business Consulting for Real Estate Professionals and Motivational Speaking Your gifts are not about Serving is not about Your purpose is not about

YOU

A life of significance is about

SERVING those who need your gifts, your leadership your purpose".

Kimberley Ba The Change A "Changing the experience se

Kimberley Barnes-Henson: The Change Agent "Changing the way you experience service."

KBH Signature Realty Group

Direct 713-742-2424 | Fax: 281-864-4376 kimbarnes.realtor@gmail.com P.O. Box 202 Richmond, TX 77406 www.kimberleybarneshenson.com

Your Company Lloyd Rochelle A successful pair.



Marketing. **Consulting.** Social Media. **Branding**. **Public Relations. Traditional Media.** Press Releases. **Events**. More.

Fueled by strategy, creativity & design, we cultivate strong relationships by offering insightful solutions and by executing "next level" results!



Jill Forte-Jackson

LLOYD ROCHELLE

Contact **Jill Forte-Jackson** CEO 770.896.8723 jill@lloydrochellellc.com

Think Bigger

Think Residuals!

Think Financial Leverage!

REALTY QUALITY SOLUTIONS 2 Convenient Locations:

> 999 Whitlock Ave. Marietta, GA 30064 770.672.6069 (o)

655 Engineering Drive, Suite 240 Norcross, GA 30092 678.310.3222(o) 404.424.3298 (ć)

Exit Realty Agents Enjoy

- Unparalleled residual formula
- Wealth Sharing Through Mentoring
- Financial Legacy Building
- Top notch training

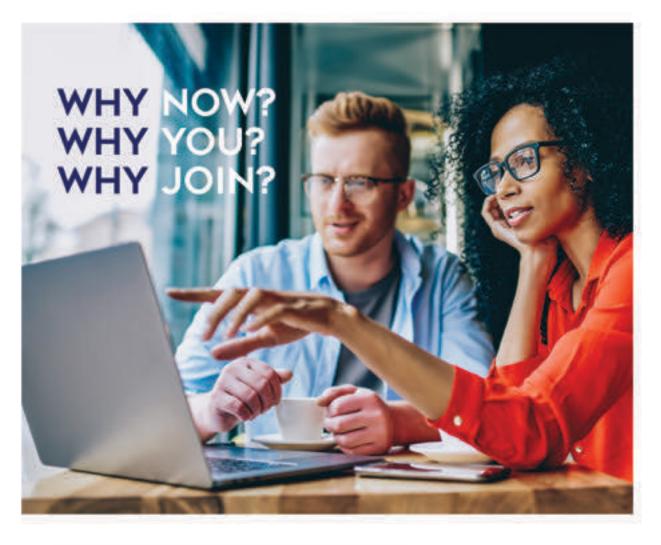
Congratulations

For Hosting a Successful 2020 Mid-Winter Conference!

- State of the Art Technology
- Retirement Options



Michele Callowav Managing Broker NAREB Board Chair



LEADERSHIP OPPORTUNITIES

Have you heard the buzz? We're being called "awesome", "impressive" and "a secret weapon." It's an exciting time to be part of Coldwell Banker" because we are leading the way with cutting-edge, first-to-market products, unparalleled technology, industry firsts, out-of-the box thinking and power partnerships. We've taken real estate to a whole new level-now it's your turn to reach for the Coldwell Banker North Star and explore all the possibilities for your future!

We are looking for the best and brightest leaders to join our team of incredible Branch Managers. We have everything you need to aucceed, leadership opportunities, support services, the stability of a company with a proven track record and a strong vision for the future.

Coldwell Banker is now better than ever-a powerful rebrand, stronger partnerships, exciting marketing programs, winning ethics and impressive workplace awards!

If you would like to learn more about Coldwell Banker management opportunities, please contact us at

LEADERSHIPOPPORTUNITIES@NRTLLC.COM.





on your 2020 Mid-Winter Conference "BET ON BLACK"

February 8 - 13, 2020 Las Vegas,NV

R.S. Cooper & Associates



Ron Cooper NAREB Past President

Congratulations "realtist nation" DONNELL WILLIAMS, PRESIDENT *CELEBRATING* 72+ YEARS OF SERVICE!

from Deacon Lawrence M. Butler GRI, RSS, CREM

Real Estate & Tax Consultant/Notary Public

NAREB TREASURER

Vice President At-Large

Pennsylvania Baptist State Convention Laymen Ministry



PROVIDING

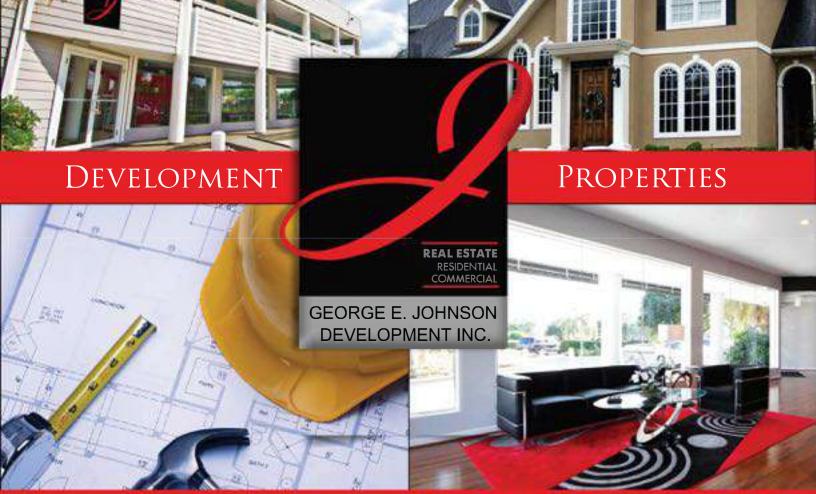
- Residential Real Estate Sales and Purchases
- Commercial Real Estate Sales and Purchases
- Deed Transfers
- Small Business Tax Preparation
 - Individual Tax Preparation
 - Inheritance Tax Preparation
- Notary Public Services
- Loss Mitigation Advisement and Consultation



1421 W. Susquehanna Avenue – Philadelphia, PA 19121 215.668.7183 realtist3@aol.com

NATIONAL ASSOCIATION OF REAL ESTATE BROKERS

This organization was founded in 1947, making it the oldest minority trade association in the United States of America. It was formed out of a need to secure the right to equal housing opportunities regardless of race, creed, or color. Since its inception, we have participated in various meaningful challenges and legislative improvements, to establish fair housing for all.



CONSTRUCTION MANAGEMENT

INTERIOR DESIGN



Large Enough to Serve You. Small Enough to Care.

GEORGE JOHNSON DEVELOPMENT. INC.

2700 LAKE OLYMPIA PARKWAY | MISSOURI CITY, TX 77459 Phone: 713-721-5555 | Fax: 713-721-8301 E-mail: Info@georgejohnsondev.com WWW.GEORGEJOHNSONDEV.COM





GEJ Associates

RHONDA BEAV.ERS | PAMELA GASKIN | RENE HIGHTIRE MICHEAL LEDET | CYNTHIA JACKSON | MICHELLE JOHNSON JINCY 'ASHA' JOSE | MICHUAD MCPETERS | CORA ROBINSON MARK SONNIER, ESQ. | ERANIA ELLIS | JOYCE YOUNG

You Sell. We Close. It's That Simple.

We're the mortgage-only experts that get the job done. We make the path to homeownership straightforward and hassle-free thanks to our wide variety of loan products, timely process and step-by-step guidance.

With our commitment to you and your clients, we have what it takes to help you reach your business goals. There's no effort too big, no situation too difficult and no issue we haven't seen or solved. When you need the job done and done right, only a proven powerhouse will do.

Contact a loan officer in your area today.

800-597-7137 PrimeLending.com



All loans subject to credit approval. Rates and fees subject to change. @2020 PrimeLending, a PlainsCapital Company (NMLS: 13649) Equal Housing Lender. PrimeLending is a wholly owned subsidiary of a state-chartered bank and is an exempt lender in the following states: AK, CO, CT, DE, FL, GA, IA, ID, IN (1st lien), KS, KY, LA, MN, MO, MS, MT, NC, NE, NV, OH, OK, PA, SC, SD, TN, TX, UT, VA, WI, WY, Licensed by: AL Lic. No. 21004; PrimeLending, a PlainsCapital Company, (NMLS: 13649) Equal Housing Lender. NE, NV, OH, OK, PA, SC, SD, TN, TX, UT, VA, WI, WY, Licensed by: AL Lic. No. 21004; PrimeLending, a PlainsCapital Company, (NMLS: 13649) Equal Housing Lender. Lic. No. 105190; AZ Lic. No. BK 0907334; Licensed by the Department of Business Oversight under the California Residential Mortgage Lender, No. MB 136496; HI Lic. No. 11059; MD Lept of Labor, Licensing & Regulation - Iender lic. No. HH-13649; Illinois Residential Mortgage Leinesse MB 6760635; IN Secy of State: Securities DW: – Indiana-SOS Loan Broker Lic. No. 11169; MD Dept of Labor, Licensing & Regulation - Iender lic. No. 11058; ME Lic. No. SLM8285; PrimeLending, a PlainsCapital Company, MA Lender License No. MC13649; MI Lic. Nos. FR 0018489 and SR 0012527; ND Lic. No. MB 101786; Licensed by the New Hampshire Banking Department – Lender Lic. No. 1550-MB; NJ Lic. No. 0030565; MM Lic. No. SFR 0018489 and SR 0012527; ND Lic. No. MB101786; Licensed by the New Hampshire Banking Department of Financial Services Lic. No. 6500999; PrimeLending, a PlainsCapital Company, Oregon Lic. No. M-5260; Rhode Island Licensed Lender, Mortgage Banker Lic. No. 201026778L Land Broker Lic No. 201027778L; VT Lender Lic. No. 6127 and Broker Lic. No. 0964MB; PrimeLending, a PlainsCapital Company, WA Lic. No. CL-3649; WV Lender Lic. No. ML31704 and Broker Lic. No. MB-31703. V01072020.

Real Estate Group

A NEW GENERATION IN REAL ESTATE

Lydia Po	pe Amber Le		W. Lewis
Owner	Owner / Ag		oker
Anita Arrington Bey	Lavonia Brown	Ernest Hendricks	Samuel Portis
Layisha Bailey	Walter Brown	Deborah Kerr	Ryan Rosenthal
Francine V. Barnes	Tyler Brown Lewis	Valencia Lescook	Ronald Saddler
Eryca Bey	Franklin V. Curry	Catrina Lockhart	Donna Smith
	3030 Euclid Cleveland, Oh 216.361.5 newerares	iio 44115 5550	







THE MORTGAGE EXPERTS

"Strengthening our communities one family at a time through home ownership."

> For the space is at the set opposited data. Not at the out 2 Aut could not at its data of the set over it will set to set of the Second at will set

THE EXPERTS CLIEDEN



PRM Primary Reddential Portgage, two.

600 NDV 182rd Sevet + Miami Ganderix, FL 331rt Phone: 305-652-6993 + Fai: 305-652-9330 + Toll Free: 1-666-632-9393 www.datasylfilet.com + www.freespectowch.com













DANNY P. FELTON MILMI SETTIE



As the President of NAREB Las Vegas, I want to thank the National Association of Real Estate Brokers and Realists from far and wide for coming to wonderful Las Vegas for the 2020 Mid-Winter Conference.

loan pepot

Supporting NAREB's mission to increase African American Home Ownership

2590 Nature Park Drive, Suite 125, North Las Vegas, Nevada 89064 (725) 605-7402 office * (702) 439-1174 Cell MGatling@loandepot.com www.loandepot.com/mgatling





ALL FOR HELPING TO TAKE ONE HOUSE OFF THE MARKET, WHILE WORKING TOWARDS SOLUTIONS TO PUT MORE ON.

All for building the future of home. All in. All of us.

Insights • Education • Mortgage Products • Business Solutions



FOR

FREDDIE MAC HOME POSSIBLE® MORTGAGE YOUR 3% DOWN MORTGAGE SOLUTION

Help your clients overcome down payment barriers. Visit the Freddie Mac Real Estate Professionals Resource Center and register to receive:

- Insights on housing hot topics
- Invitations to networking events and training opportunities
- Resources to boost your referrals and sales

GO ALL IN. D SF.FreddieMac.com/realestateprofessionals

RELATIONSHIPS YOU CAN BUILD ON

DISCOVER OUR SPECIAL PROGRAMS THAT CAN BENEFIT YOU AND YOUR CLIENTS.

You help your clients find just the right home — and a relationship with a Chase Home Lending Advisor can help make it theirs. We offer low down payment options and homebuyer grants, as well as special rate discounts and the Chase Closing Guarantee for Chase customers.

With the Chase Closing Guarantee, your clients are guaranteed fast closings — in as soon as three weeks — or they get \$1,000 cash back.

I look forward to talking with you about teaming up to help your clients; contact me today.



Jacqueline Gibbs

jacqueline.k.gibbs@jpmchase.com T: 201-273-5170 NMLS ID 1559939



This offer is for Chase customers. Ask me about eligibility, timing and documentation requirements. Contract closing date must be at least 21 calendar days after receipt of a completed mortgage application, supporting documents, and a fully-executed purchase contract. Loan type, property type and other restrictions and limitations apply. This offer is subject to change at any time without notice. All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply. The Chase Closing Guarantee may be reported on Form 1099-MISC. Your clients should contact their tax advisor or the IRS for more details. For real estate and lending professionals only and not for distribution to consumers. This document is not an advertisement for consumer credit as defined in 12 CFR 1026.2(a)(2). For down payments less than 20% on conventional loans, Mortgage Insurance (MI) may be required and MI charges may apply.

Home lending products offered by JPMorgan Chase Bank, N.A.

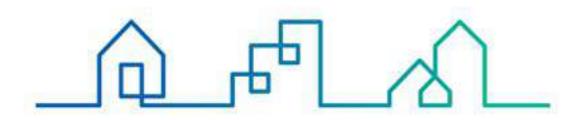




Proud to support NAREB and "Democracy in Housing"

The mission of the Federal Home Loan Bank of San Francisco is to provide our members with reliable access to low-cost liquidity, essential financial services and expertise, and resources for affordable housing and economic development.

Together, we make our communities more vibrant, equitable, and resilient, changing lives for the better.

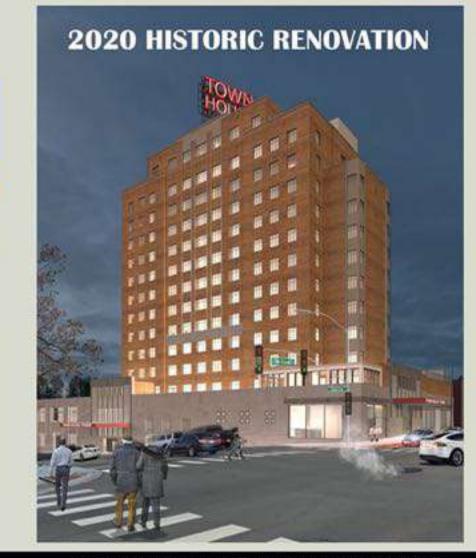




HDC

GROUP

HUGHES DEVELOPMENT COMPANY HDC CONSULTING GROUP, INC. THE METRO GROUP



913 321-2262

Robert Hughes : President/Principal/Broker rhughes@umikc.com 1021 N. 7th Street, Kansas City, KIS

HDC Consulting Group

- Valuation and Appraisal
- Market Studies, Rent Comparability Studies and Feasibility Analysis
- Relocation

Contact us today

To learn about our other real estate services:

- Property Management
- Real Estate Development
- Construction Management

HUNDREDS OF LOANS...

INCLUDING THE PERFECT LOAN FOR YOU!

We can quickly find the ideal loan program for your unique needs.

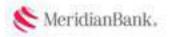
Purchase, refinance, government, construction and much more.

Committed to outstanding customer service.

GET STARTED TODAY!

Kescha Vaughn Sr. Mortgage Loan Consultant NMLS# 114478

- 302-504-5414
- 0 302-293-8393
- 302-504-5415
- kvaughn@meridianmortgage.com







302-275-4828 302-450-7226

sharrison@meridianmortgage.com





1601 Concord Pike 45 Wilmington DE 19803



Meridian Bank NMLS # 462854 is registered or exempt from state licensing in the states it originates Loans are subject to credit approval and acceptable collateral. Additional terms or conditions may apply. APR may vary. Rates, terms and conditions subject to change and may expire without notice. This is not an offer for excession of credit or a commitment to lend. Applications must be submitted in writing. Meridian Bank is not an agency of the federal government and is not affinited with your current lender. Meridian Bank NMLS # 462854 is registered or exempt from state licensing in the states it originates mortgage loans. This ad is not a licen disclosure and all disclosures provided after applying should be reviewed carefully.



2020 NAREB MID-WINTER CONFERENCE BET ON BLACK HOMEOWNERSHIP

Visit us: www.arpboaklandrealtist.com



ATY BROKE

OFFICERS & DIRECTORS



President Marie Sturgell



Treasurer Betty Moore



Director #1 Shawneequa Badger



Director #5 Willie Garner



1st VP Imani Breaux-Smith



Sergeant-at-Arms Renee Tucker



Secretary

Juavette Pulliam

Director #2 Anita Jones Cayenne



Director #6 Phillip Bell



2nd VP Erich Harris



Parliamentarian Don Dunbar



Director #3 Delores Johnson



Director #7 Georgia Richardson



3rd VP Harry Payne



Chaplain Willie Wilcox



Director #4 Helena Jones Kim



President, Women's Council of ARPB, **Ria Cotton**

Associated Real Property Brokers (ARPB) is the Oakland Chapter of the National Association of Real Estate Brokers (NAREB) which was formed in 1947 out of a need to secure the right to equal housing opportunity, regardless of race, creed, or color. NAREB continues to be the vanguard by employing new strategies, expanding our reach along with educating black consumers and policy makers. Our 2 Million New Black Homeowners (2Mn5) program is the platform NAREB developed to reach our audience. NAREB has 90 plus chapters nationwide. We're proud of our past, relentless in our struggle, and 100% dedicated to the REALTIST Creed Democracy in Housing.



Strong Realtist!

You want it, we find it!

Mature Real Estate Services "Growing With You!"





Mailing Address 19120 Grand River Avenue Detroit, MI 48219

Phone Number

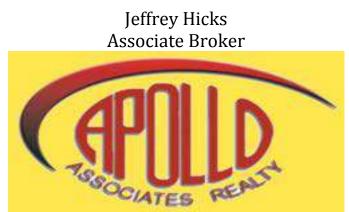
(248) 406-6015

@

Email / Web Address Renae@RenaeJohnson.Realtor www.MatureRealEstateServices.com



Congratulations President Donnell Williams And Best wishes For NAREB 72nd ANNUAL MID-WINTER CONFERENCE



Sales *Property Management *Acquisition * Feasibility Analysis * Asset Management *

Office: (404) 753-7373 Cell: (404) 234-4994 Fax (404) 753-8859

jeff.hicks@apolloassociatesrealty.com apolloassociatesrealty.com

The changes we make today shape the possibilities of tomorrow.



Sometimes, one small change can create an echo that impacts the entire community. Because U.S. Bank believes the changes we make today will inspire even greater change tomorrow. usbank.com/communitypossible

U.S. Bank is proud to support NAREB.





EXIT REALTY 360 PROVIDING 360 DEGREES OF REAL ESTATE SERVICES



BUYING - SELLING - LEASING

- NEW HOME SPECIALIST
- RESIDENTIAL/COMMERCIAL SELLS > LUXURY HOME SELLS
- MILITARY/CORPORATE RELOCATION > RELOCATION SERVICES
- BANK OWNED PROPERTY LIQUIDATIONS





ANDREA H.COOKSEY BROKER/OWNER 832-215-9084



EDDIE A. PARKER BROKER/OWNER 281-831-3080



YUUR ESTATE PARTNER

BRIAN M. PARIS

210-445-8963 BMPARIS@HOTMAIL.COM



- Military
- Relocation
- First Time Homebuyers
- New Home Construction





Helping communities achieve their dreams

Union Bank' believes in the power of partnerships. That's why we partner with communities and organizations to make a positive difference in the places where we work and live. To us, building a strong community is the most valuable investment of all.

We salute the National Association of Real Estate Brokers (NAREB) for its efforts to make homeownership a desirable, affordable, and obtainable option for all Americans.

Union Bank is proud to sponsor the NAREB Mid-Winter Conference in Las Vegas.

unionbank.com 🔰 🖪 🛅

Michael L. Jackson Vice President, Sr. Diverse Markets Manager 510-332-1605 michael Jackson@unionbank.com



Union Bank NMLS ID #539249



#2020 MJF0 Union Bank, N.A. All rights reserved. Member FDIC. Of Union Bank is a registered trademark and brand name of MUEG Union Bank, N.A.

Harold Carter, REALTORS



"Where organic real estate elevates pure EXECELLENCE!"

CONGRATULATIONS!

2020 NAREB Mid-Winter Conference — Las Vegas

Thank you President Donnell Williams for your "Awesome" NAREB Leadership.

To NAREB Officers, Board of Directors and the REALTISTNATION, you make us proud to be known as "TEXAS REALTISTS"!

Main Office — Harold Carter, REALTORS Inc. 5068 W Plano Parkway, Ste 205, Plano, TX 75093 Phone: (972) 985-1020

Other Locations:

Tyler * Longview * Paris * Greenville * Sulphur Springs * Sherman * Texarkana

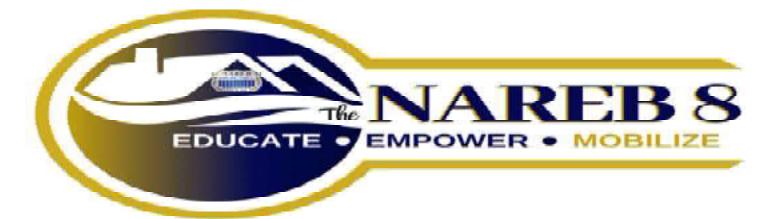


Harold Carter, REALTORS Inc. Website: www.haroldcarterrealtors.com Email: Haroldharoldcarterrealtors.com Mobile: (972) 768-0447





Regional Vice-President William "Bill" Pitre



281-748-6353 narebrvp12@nareb.com

Louisiana/Mississippi/NewMexico/Texas

Austin Association of Real Estate Brokers Baton Rouge Association of Real Estate Brokers Mississippi Association of Real Estate Brokers

San Antonio Association of Real Estate Brokers

New Orleans Real Estate Brokers North Texas Association of Realtist Dallas Association of Real Estate Brokers Fort Worth Association of Realtist

Houston Black Real Estate Association



We have been helping buyers, sellers, landlords and tenants in South Florida since 2000.



P.O. Box 75423 Colorado Springs, CO 80970

OTHELIA SCHULTZ GRI, COPE





destinysixfinancial@gmail.com

www.DestinySixFinancial.com

NMLS#326258 BRE#1271639





DEM Financial Services & Real Estate CaDRE #01177812 10755 Scripps Poway Parkway #521 San Diego, CA 92131 Cell/SMS 858-414-2774 www.DeniseMatthis.com

We Don't Just Sell Homes...





DENISE E. MATTHIS

ARE YOU CONSIDERING ADDITIONAL INCOME STREAM?

BUILD

YOUR BUSINESS

LEADS, LEADS,

LEADS!

TALK TO CUSTOMERS

INSTANTLY

COMMISSIONS

HEALTH INSURANCE

BENEFITS FOR OUR AGENTS

\$100K 1st Year

Income Opportunity PAPERLESS APPLICATIONS WITH OUR MOBILE APP

LIFETIME RENEWALS



SENIOR LIFE



Chanike Cock representing Service Life Insurance Company.

CC. GRN. 9.8m2029



facebook

Regis

Executive Outcomes Marketing

ARE YOU GETTING LITTLE TO ZERO RESULTS?

LEARN HOW TO CREATE A FACEBOOK AD FROM SCRATCH AND BRING IN BUSINESS

- Learn how to use the different Facebook ad objectives
- Learn how to build a full sales funnel in Facebook
- Learn about Facebook Chatbots
- Greating an audience through video
- Access to Boot Camp recordings

Thank you for attending the

NATIONAL ASSOCIATION OF REAL ESTATE BROKERS **2020 MID-WINTER CONFERENCE**

AS A GIFT TO ALL ATTENDEES I WILL BE HOSTING A

4-DAY FACEBOOK BOOTCAMP WEBINAR

February 18-21 at 8 pm EST

Link to Register ----- https://rebrand.ly/ExecutiveOutcomesSignup

ExecutiveOutcomesMKT.com | Eric@ExecutiveOutcomesMKT.com | 702-706-5841

On behalf of Guy Allen, LBP Congratulations on your 2020 Mid Winter Conference



For more information about eXp Realty visit www.virtualcloudagent.com Or call 571-722-2337

If it matters to you it matters to me Let me assist you with your next luxury home purchase.

LUXURY LIVING



Call

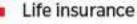
Me.

Allen Shelton Realtor® ashelton888@gmail.com CALL TODAY (702) 234-9728



REALTYONEGROUP

COVERAGE TO LIVE THE LIFE YOU WANT



- Business insurance
- Homeowners insurance



Ramona Smart

Your Local Agent CA License # 0H06869 21134 COSTANSO ST WOODLAND HILLS, CA 91364 RSMART1@FARMERSAGENT.COM https://agents.farmers.com/rsmart1

Call 323.291.2222 today! Smart choices last a lifetime.



Best Store and a Store of the section of the sectio

Virginia Housing and Community **Development Corporation** www.vhcdc.org

Commercial Real Estate Financing Community Investment Partners, LP* Credit Restoration Assistance First-Time Home Buyer Counseling Investment Clubs

B MLS

Community Investment Notes Fix-n-Flip (Rehabilitation) Financing Small Business Loans

(866) 931-5760

DONATE | INVEST | JOIN US

* VHCDC Community Investment Partners, LP

445 N. Main St., #1574 Suffolk, Virginia 23439-0016

CHOOSE A TOP PRODUCING AGENT WITH MORE THAN 26 YEARS OF EXPERIENCE

- HUD Listing Broker
- Buyers/ Sellers Agent
- Licensed in LA, Ok, GA, TN, TX, KS, MS, AL
- Mobile Signing Agent
- Property Management
- Property Preservation
- Eviction Performance Service
- Specialized In REO/ Foreclosures

Ray is a trustworthy, high caliber agent. He's a well respected, first class real estate professional.

Contact Ray King and his team of professional agents for any of your real estate needs.

> Ray King 214 418-6845 www.CallRayKing.com





Congratulations, Realtist on Our Mid-Winter Conference! Let's work together - send us Your off-market Multi-family deals and let's make a deal! <u>CRGoffers@yahoo.com</u> Renee Harris, REaltist, Broker/Owner 210-685-1116

Hey Realtor, Tíred being taxed on your earned \$\$; let me show you how to grow your business and increase your cash flow!! Text me 210-685-1116 Renee Harris, Realtist

> LONG & POSTER CHRISTIE'S Jacquelyn "Jackie" Ball REALTOR" Cell 267-322-1298 Office 215-643-2500 3ctons@gmail.com

The Art Herling Team 775 Penilyn Blue Bell Pike Blue Bell, PA 19422

000

"Endless Possibilities"

Serving Memphis, Tennessee and North Mississippi since 2006



- Residential
- Commercial
- Land Development
- Right of Way Acquisitions
- Environmental Court Liaison

202

Construction Consultant



1355 Lynnfield Rd. Suite 275 Memphis, Tennessee 38119 (901) 767-3741 - Office (901) 502-5894 - Direct Phone (901) 730-0926 - Fax infinitygrouprealtors@gmail.com

www.infinitygrouprealtors.com



Daryl Lewis, Principal Broker/Owner 2nd Vice President NAREB Memphis Realtist

THINKING OF Nashville Brentwood OR RELOCATING TO



CONTACT LATONYA MARTIN REAL ESTATE BROKER CONTRACTOR & HOME DESIGNER Cell (615) 582-1156 Office (615) 468-1050



155)

Hend

1...

Grande Style Homes 1023 E Trinity Ln, Nashville, TN 37216 www.GrandeStyleHomes.com



Grande Style Homes

The Austin Association of Real Estate Brokers Proudly Support President Donnell Williams NAREB At the 2020 Mid-Winter Conference

From

The Capitol City of Texas, Known for Its Live-music Scene Centered Around, Country, Blues and Rock

> BLACK REALTISTS® OF CENTRAL TEXAS Robert Wright, NAREB Director Cheryl Jenkins, Austin President Teresa Scott-Tibbs, Austin Chairman Austin, Texas



Sheryl Merritt, CEO/Broker

NAREB Regional Vice President - Region V - Serving NC & SC
 NAREB Triangle Board of Realtists - Past President
 NID-HCA Branch Manager
 MWR Financial Executive Director

211 E. Six Forks Rd. Bldg C, #108 Raleigh, NC 27609 866-215-8097 (office/fax) 919-633-1711 (cell) Sheryl@NewLegacyRealty.com

NEW LEGACY Realty

www.NewLegacyRealty.com

Ø BUYER REPRESENTATION
 Ø INVESTMENT PROPERTIES
 Ø HOUSING COUNSELING SERVICES
 Ø PROPERTY MANAGEMENT
 Ø REAL ESTATE DEVELOPMENT
 Ø SELLER REPRESENTATION

We love your referrals and pay a 25% Referral Fee!





Meet the IEAOR Board



KAREN TWYLA TAYLOR **Chapter President**



ARENDA D. SCOTT Secretary



WAYNE WYATT **Board of Directors**



LIONEL PUNCHARD **1st Vice President**



VONDA ALLEN Treasurer



MONICA HILL Board of Director



DAWN BRACKEN 2nd Vice President



MARISA HUNTER Sponsorship



ALVIN TONEY Advisory



CORNEL HUNTER 3rd Vice President



ANDREA SEAGRAVES **Board of Directors**



TENISHA FELIO Chaplain

The Inland Empire Association of Realtist is the local chapter of the National Association of Real Estate Brokers (NAREB) serving Riverside and San Bernardino Counties. Our goal is to model Donnell Williams our NAREB President's mission which is:



"We must Educate, Empower and Mobilize ourselves as well as the Block American public. Wealth building through homeownership is indeed possible and we need to make that happen."

INLAND EMPIRE ASSOCIATION OF REALTIST

CONGRATULATIONS NAREB



SHANTA PATTON

702.302.2760 | ShantaPatton@gmail.com SellingLasVegasToday.com

15 YEARS OF EXPERIENCE 2017-2018 LAS VEGAS PRESIDENT 2019 REGIONAL VICE PRESIDENT - REGION XV





UNIVERSITYOF WEALTHBUILDING.com

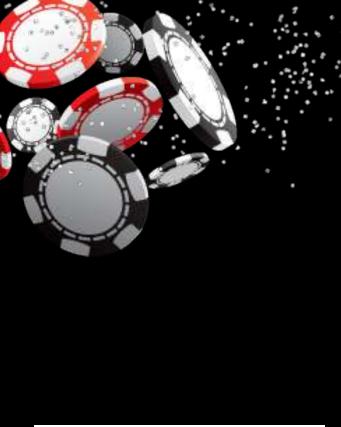
12/31/2019.



Helping to Build Black Wealth Through Homeownership Cheryl Muhammad, Broker 901-406-9885

100 11

CIATION OF REAL ES





Frances M. Young Real Estate Broker

Cell: (310) 908-1375

 Image: MLS
 Tel: (310) 348-2951

 Fax: (877) 771-1075

 5901 W. Century Blvd. #750

 Los Angeles, CA 90045

 E-mail: recfrances@yahoo.com

 DRE#00696383

ADT Home Security System \$99 - No cost for parts & system activation - Low \$99 Installation Fee -VALUE - Purchase of monthly alarm monitoring services ADT * (1) M () ADT IS ê SUPPORTED BY: • 6 Monitoring **Centers** located 3 (++1) 0 across North America. • 7 Million Total **Customers** and still ADT growing. • 140+ Years in the Business since being founded in 1874. **The Most Trusted** ADT[®] is the #1 Security ADT Name in Home Security! **Company in the United States!**

YOUR STATE-OF-THE-ART ADT COMMAND SYSTEM INCLUDES:

- Doorbell Camera - Command Digital Keypad with Police, Fire & Emergency Buttons - Remote Arm & Disarm - Key Fob - Front & Back Doors Protected - Interior Motion Detector - Interior Siren - Lawn Sign & Window Decals -

Promo code Tablet users need to use the Adobe Reader app. CALL TODAY: 844-347-8175

CALL TODAY: 844-347-8175 FOR YOUR FREE HOME SECURITY SYSTEM

Your ADT Home Security Provider

eren erenge er ereng sereng ligenest speart de 1111 pp. nord p. 111 111, how de paper de la de existentia degré paro de la generge sereng serenge. How de paper de la de existentia de la de la de la de la de existentia de la de l











Theodore Lumpkin

William T. Robie

HAPPY 100TH BIRTHDAY



NAREB 73rd Annual Convention – DETROIT, MI August 10th – Aug 16th, 2020



DETROIT MARRIOTT at the Renaissance Center 400 Renaissance Dr W, Detroit, MI 48243



People and programs that help turn homebuyers into homeowners

As a home builder, real estate agent, or mortgage broker, your commitment to homeownership is strong. Our dedicated staff and financing programs are strong, too. They not only support you, they support your homebuyers by helping them become homeowners. Let's talk about building sustainable homeownership, together.

Learn more email us at diversesegments@wellsfargo.com



This information is for real estate, legal, and financial planning professionals only and is not intended for distribution to consumers.

Information is accurate as of the date of printing and is subject to change without notice. This information is for real estate, legal, and financial planning professionals only and is not intended for distribution to consumers. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. © 2019 Wells Fargo Bank, N.A. All rights reserved. NMLSR ID 399801 IHA-6574004 5070488 REV 01/2020



Congratulations President Williams Excellence. Integrity. Empowerment.

NID Housing Counseling Agency invites you to become a part of the largest HUD Certified National Intermediary network in the nation.

NID extends congratulations to NAREB's setting president and officers for another successful year of pressing toward the goal of two million Black homeowners in five years: Mr. Jeffrey Hicks, President, and Board Chair Robert Hughes Mr. Antoine Thompson, National Executive Director Mr. Lawrence Batiste, Chief of Staff And the entire NAREB leadership and membership.

> Bringing quality no-to-very low cost homebuyer, reverse mortgage, financial literacy, rental, and community development services to your diverse client bases and church home communities.



Our nationwide reach includes 60 offices in 22 states and NID's Washington DC Bureau of Advocacy and Policy. Our two year strategy will double our network and grow our market share.



NID HOUSING COUNSELING AGENCY 7677 Oakport Street, Suite 1030 Oakland, CA 94621 (877) 670-7360 www.nidhousing.com



Empowering individuals for success and connecting diverse communities nationwide for more than 30 years.