

NAREB 2022 ANNUAL CONVENTION
“RESTORE, REBUILD, RETAIN”

JW Marriott Tampa Water Street Hotel
510 Water Street
Tampa, FL 33602

Pre-Convention | July 31, 2022 - August 2, 2022
Convention | August 3-6, 2022

PRELIMINARY CONVENTION AGENDA

| PRE-CONVENTION DATES | |
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| Sunday, July 31, 2022 | |
| 8:00am - 12:00pm | <p>Affiliate Track: National Society of Real Estate Appraisers (NSREA) in partnership with McKissock Learning Desktop, Hybrid, and Bifurcated appraisals: Bifurcated and Hybrid Appraisal: A Practical Approach (4 hours CE) Cost \$95</p> <p>This course show appraisers how to develop and report desktop appraisals based on understanding the assignment conditions and complying with real property USPAP Standards. It is intended for continuing education credits for currently licensed or certified appraisers regardless of whether they would do desktop appraisal assignments or not.</p> <p>Facilitator: Robbie Wilson, NSREA President, NAREB</p> |
| 1:00pm - 5:00pm | <p>Affiliate Track: National Society of Real Estate Appraisers (NSREA) in partnership with McKissock Learning Desktop Appraisal and ANSI Standards/Measuring 1-4 Units (4 hours CE) Cost \$95</p> <p>For some appraisers, measuring and calculating 1-4 unit residential dwellings is not done to any specific standard resulting in measurement inconsistencies within the profession. This course will cover best practices for measuring residential properties and will focus on the ANSI Z765-2021 Standard, which is the only national standard adopted by Fannie Mae.</p> <p>Facilitator: Robbie Wilson, NSREA President, NAREB</p> |
| Monday, August 1, 2022 | |
| 7:30am - 5:00pm | Conference Registration |
| 8:00am - 2:00pm | <p>Affiliate Track: NID-HCA, a HUD Intermediary Training Part 1</p> <p>This certificate training is open to both active NID-HCA branches and prospective branches. In this training you will learn the nuts and bolts of program development, delivery and how to Identify the ways the racial wealth divide affects communities you care about, communities you work with and effective strategies on how to respond to these issues while sustaining your branch.</p> <p>Facilitator: Ray Carlisle, NID-HCA President, NAREB</p> |
| 8:00am - 4:00pm | <p>Affiliate Track: National Society of Real Estate Appraisers (NSREA) in partnership with McKissock Learning USPAP Update 7 Hour Course (7 hours CE) Cost \$225 for class, including the \$100 in USPAP/TAF book fees.</p> <p>This course is developed and revised by The Appraisal Foundation. The course focuses on how to use the USPAP publication to help solve appraisal issues that affect daily appraisal practice.</p> <p>Facilitator: Robbie Wilson, NSREA President, NAREB</p> |

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| 8:00am - 5:00pm | <p>Affiliate Track: National Society of Real Estate Appraisers (NSREA) in partnership with McKissock Learning USPAP 15 hours Course Cost \$500 for the 15-hour USPAP class, including the \$100 in USPAP/TAF book fees.</p> <p>The 15-hour National Uniform Standards of Professional Appraisal Practice (USPAP) Course description: This course is developed and revised by The Appraisal Foundation. This course focuses on the requirements for ethical behavior and competent performance by appraisers that are set forth in the USPAP. This is a required 15 hours qualifying education course with examination for those who want to become appraisers.</p> <p>Facilitator: Robbie Wilson, NSREA President, NAREB</p> |
| 12:00pm - 3:00pm | <p>Affiliate Track: United Developers Council (UDC) Training</p> <p>Thinking about community development? Interested in taking advantage of low-income housing tax credits? Want to learn more about the Rental Assistance Demonstration (RAD) – HUD program. This is the session for you.</p> <p>Facilitator: Kenneth Morrison, UDC President, NAREB</p> |
| 3:00pm - 7:00pm | <p>Affiliate Track: NAREB Sales Division (NSD) Training</p> <p>Post Pandemic Real Estate Market Update - Hear from the leading experts on what lies ahead for real estate professionals. The power packed panel of Rick Sharga of RealtyTrac, Daren Blomquist of Auction.com and Dr. Lawrence Yun, NAR Chief Economist, will bring you up-to-the-minute market intelligence as you navigate the post pandemic market.</p> <p>Facilitator: LJ Jennings, NSD President, NAREB</p> |
| Tuesday, August 2, 2022 | |
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| 7:00am - 2:00pm | <p>The Roland Somerville Annual Golf Tournament Westchase Golf Club 11602 Westchase Golf Drive; Tampa, FL 33626 Shotgun Four Man Scramble</p> <ul style="list-style-type: none"> • Cost - \$125.00 • Includes entry into all events, 18-holes of golf, riding cart, breakfast, lunch, and a chance to win prizes. • Bus pickup 6:30am <p>Hosted by: Bay Area Association of REALTIST, Tampa, FL</p> |
| 7:30am - 5:00pm | Conference Registration |
| 8:00am - 11:00am | <p>RVP Training</p> <p>Calling all RVPs! Attend this mandatory meeting and further skills on building new boards elevating NAREB brand and pillars.</p> |
| 8:00am - 2:00pm | Affiliate Track: NID-HCA Training Part 2 |
| 8:00am - 5:00pm | <p>Affiliate Track: National Society of Real Estate Appraisers (NSREA) in partnership with McKissock Learning USPAP 15 hours Course for new entrants into the appraisal profession. Part 2</p> <p>Facilitator: Robbie Wilson, NSREA President, NAREB</p> |
| 12:00pm - 6:00pm | <p>Affiliate Track: Women’s Council of NAREB (WCN) Leadership Designation “Preview”</p> <p>Learn what it takes to lead effectively and how a WCN Leadership Designation can help you. Open to NAREB Members.</p> <p>Instructor: Alan Thompson, Tampa, FL</p> <p>Facilitator: Cassie Stanley, WCN, Board Chair</p> |
| 1:00pm - 2:00pm | <p>Affiliate Track: Creating a YRD Chapter in Your Local Market</p> <p>Looking to have a Young REALTIST Division (YRD) Chapter in your area? Well, come learn the process and the requirements to make it happen. You will gain knowledge on how to become an ambassador, committee, and chapter; bring the movement to the community to create a positive and lasting impact. #BeTheMovement</p> |

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| | Facilitator: Tamesha Wells, YRD President, NAREB |
| 2:00pm - 3:30pm | Affiliate Track: Young Entrepreneurship Program (YEP) Train the Trainer This program promotes and empowers Youth Entrepreneurship through career exposure in the real estate industry. Come get the training needed to unleash our youth's entrepreneurial spirit with a fun and dynamic learning environment that empowers all students to succeed in any path they choose by making real-world connections, develop the skills needed to shape their own futures, and fuel their desire to improve and serve their community. Facilitator: Tamesha Wells, YRD President, NAREB |
| 2:00pm - 5:00pm | Affiliate Track: Real Estate Management Brokers Institute (REMBI) Training Setting up your office to be in HUD Compliance. What do I need to Know? This 3-hour course will help brokers setup their office, so they are prepared to manage Federally subsidized or TIF housing units. This class is designed to give you a crash course into the world of government rules and regulations that will impact your day-to-day operations. This class will be applied toward your requirements for your CRM certification or for your CRM and CREM continuing education. Fee: \$50 for non-members (membership). Members: Free Facilitator: Joyce Gibson, REMBI President, NAREB |
| 3:00pm - 6:00pm | Affiliate Track: Homebuyers Counseling (HC) Training Get your clients down payment assistance certifications in a timely manner while protecting your client/agent relationship. Facilitator: Rolanda Wilson, HC President, NAREB |
| 3:00pm - 6:00pm | Pillar Track: Diversity, Equity and Inclusion Certification How to Submit Your First Bid as a Small Business to the Federal Government This workshop will provide attendees with an understanding of how to compete for Federal contracts as a start-up and how to identify bids for \$25k and under. These bids are specifically set-aside for small businesses. Participants will learn how to identify federal request for quotations (RFQ) for small businesses to increase their success ratio using sam.gov. This session will also help small businesses identify the pertinent information to include when preparing an RFQ response, account for profit, and final submission. Facilitators: Danny Felton, 1st VP, NAREB and Dr. Melissa Chester, Diversity, Equity & Inclusion, Committee Chair Presenters: Paula Watt, Founder & CEO, Government Procurement Innovators, LLC & Tanzee Hall-Jones, Business Opportunity Specialist, US Small Business Administration |
| 3:30pm - 4:00pm | Affiliate Track: Tomorrow's Leaders Introduction - Leadership Training for All Provide a platform for real estate professionals to aid and improve their leadership skills, engage in activities that foster ethical, innovative, responsible, civic-minded leaders, who contribute positively, build an inclusive community, demonstrate social responsibility, and inspire a commitment to excellence within NAREB. #FutureNAREBLeaders Facilitator: Tamesha Wells, YRD President, NAREB |
| 6:00pm - 8:00pm | NAREB Board of Directors' Meeting Presiding: Derrick Luckett, Board of Directors Chair, NAREB |

CONVENTION DATES

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| Wednesday, August 3, 2022 | |
| 7:00am - 5:00pm | Conference Registration |
| 8:00am - 10:00am | Prayer Breakfast |
| 10:15am - 11:00am | NAREB 75th Anniversary Celebration Opens Theme: The NAREB Journey: Celebrating 75 Years Partner: Lisette Torres, Director, State Government and External Affairs, Rocket Companies |

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| 11:15am - 12:15pm | NAREB 75th Anniversary Celebration Table Talk Theme: The NAREB Journey: Celebrating 75 Years Panelists: NAREB Past & Honorary Presidents |
| 12:15pm - 12:30pm | Exhibitors' Expo Begins ~ Ribbon Cutting! Join us for the kick-off opening of the Exhibitors EXPO! Meet and Greet the Exhibitors, Partners, Sponsors and Affiliates of NAREB |
| 12:30pm - 1:15pm | Lunch on your own |
| 12:30pm - 5:00pm | Exhibitors' Expo |
| 1:30pm - 2:15pm | NAREB 2022 Official Opening Ceremony Special Guest: Mark O'Donovan, CEO, Home Lending, JPMorgan Chase Partner: Cerita Battles, Managing Director, Head of Community & Affordable Lending, Chase |
| 2:30pm - 3:30pm | Breakout Investment Track - Real Estate Group Investing Limited resources? Increase your wealth with group investing. Presenter: Courtney Jones, Investment Committee Chair, NAREB |
| 2:30pm - 3:30pm | Breakout Leverage Track - Building a Brand Master the steps to building a memorable brand. Creating logos, taglines, missions, and visions are just a few of the steps needed to build a consistent branding kit. |
| 2:30pm - 3:30pm | Breakout Niche Track - Commercial Real Estate - Part 1 – Commercial Financing Learn how to start a commercial financing business with no license required! Presenter: Alisha Cooper, Real Estate and Mortgage Brokers, GOAT Financial Services |
| 2:30pm - 3:30pm | Breakout Social Track - Lead Generation with Facebook Groups Whether you want to create your own Facebook group or join an existing one, this session will teach you how to build, engage and convert leads. |
| 3:45pm - 4:45pm | Breakout Leverage Track - CRM Demos CRMs are an essential tool for managing your database and day to day tasks. Join us for live demos from the top CRM companies in the country. |
| 3:45pm - 4:45pm | Breakout Niche Track - Luxury Real Estate, Part I Discover how To Break into AND Dominate Listing Higher End Homes in Your Market. Presenter: Michael LaFido, Marketing Luxury Group CE credits will be offered to Florida, Texas, Georgia |
| 3:45pm - 4:45pm | Breakout Social Track - Become a Digital Celebrity YouTube YouTube is ranked #2 in social platforms. Learn how to become a YouTube celebrity and monetize your following. |
| 3:45pm - 4:45pm | Breakout Pillar Track - Generational Wealth Wills, Trusts, & Estate Planning Becoming “A Trust Advisor Partner.” This session is an informational workshop that will introduce REALTIST on how to become a Trust Advisor Partner (TAP) with Scrajovan Trust Planning Company. As a TAP, you will possess the education and knowledge needed to explain to potential and current clients/customers the estate planning process with the understanding that the trust is the foundation of the estate plan. Facilitator: Bill Pitre, Generational Wealth Pillar, Committee Chair, NAREB Presenter: Scott Hall, Estate Planner & Legal Advisor, Scrajovan Trust Planning, Inc |
| 7:00pm - 10:00pm | President's Welcome Reception Get ready for “NAREB’s 80’s Night”. Do you remember the 80’s...dancing to the sound of Doug E. Fresh, Rob Base, Salt-n-Pepa and MC Lyte? Well, you surely do not want to miss our President’s Welcome Reception. We will take you back to the “Old School”. Bring your dancing shoes. Attire: 80’s Fashion Partner: Cerita Battles, Managing Director, Head of Community & Affordable Lending, Chase |

| Thursday, August 4, 2022 | |
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| 8:00am - 5:00pm | Conference Registration |
| 8:00am - 8:30am | Mimosa & Pastries |
| 8:30am - 9:30am | General Session Real Estate Trends This high energy session will teach you all the cutting-edge trends to get you and keep you at the top of your real estate business. Presenters: Tristan Ahumada, CEO Lab Coat Agents and Jeff Pfitzer Lab Coat Agents Podcaster/Facebook Group Drunk on Social |
| 9:00am - 5:00pm | Exhibitors' Expo |
| 9:45am - 10:45am | General Session Tech Showcase Get insights from industry leaders as they present and explain top technology that are innovating the real estate market. |
| 11:00am -12:15pm | General Session Legislative Update Do not miss this informative session introducing innovative and creative strategies that supports Building Black Wealth for the Black consumers. Learn about the Power of Relationships focused on Black Wealth. Partner Remarks: Ryan Davis, Director of Engagement, Diversity & Inclusion Engagement, National Association of Realtors and Lisette Torres, Director, State Government and External Affairs, Rocket Companies Powered by: Government Relations Pillar and State of Housing in Black America (SHIBA) Facilitator: Ashley Thomas, III, 2nd VP and Government Relations Overseer, NAREB |
| 12:15pm - 1:30pm | Lunch on your own |
| 12:15pm - 3:45pm | Top Producer Mastermind Separate Ticket Event Partner: Teresa Palacios Smith, Chief Diversity, Equity & Inclusion Officer, HomeServices of America |
| 1:30pm - 2:30pm | Breakout: REALTIST Partner Connect Each partner will share information about their organization and products that your consumers can potential utilize to attain their dream of homeownership. Partners: Latonia Donaldson, VP, National Director, Multicultural Community Lending, PrimeLending and Carmen Mercado, Senior Affordable Lending Business Development Manager, Freddie Mac |
| 1:30pm - 2:30pm | Breakout Investment Track - Cryptocurrency, Blockchains and NFTs (non-fungible token) Learn how Cryptocurrency, Blockchains, NFTs are revolutionizing the real estate market. Presenter: Armando Juan Pantoja, FinTech Entrepreneur |
| 1:30pm - 2:30pm | Breakout Leverage Track - Generating Listings in a Low Inventory Market Learn from top listing agents across the country on how to find and win listings. |
| 1:30pm - 2:30pm | Breakout Pillar Track - Faith Based and Civic Engagement Training Faith-based & Community Engagement power panel featuring the Presidents & Heads of our Partnering organizations. Learn how NAREB is creating exciting opportunities for Realist through these partnerships. CE Credits Earned Moderators: Courtney Johnson Rose, 1st VP NAREB; Bishop Craig Worsham, National Director, Faith-based & Community Partnerships; LaDonna Parker, Faith-based & Community Engagement Committee Chair, Deborah Canady, Faith-based & Community Engagement Committee Co-Chair Partner: Cerita Battles, Managing Director, Head of Community & Affordable Lending, Chase; Dionne Cuello, SVP, National Diverse Market Segments, Citi; Shannon Whang, Strategic Diversity, Industry & Media Partnerships, Realtor.com; Lisa Haynes, CPA, M.B.A., Chief Financial Officer & Diversity & Inclusion Officer, Mortgage Bankers Association |

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| 2:30pm - 4:00pm | NAREB Partners Meeting (Invitation Only) |
| 2:45pm - 3:45pm | Breakout Niche Track - Working with Investors Discover how to calculate cash flow and cash on cash return. Learn how to find undervalued and off market property. Speak like an investor and more... |
| 2:45pm - 3:45pm | Breakout Investment Track - 7 Fundamentals you Need for Investing Successfully Whether you are just starting to put an investing plan in place, or are looking to update the one you have, leverage the essential principles to help take ownership of your investment portfolio. From setting goals and expectations, to rebalancing and ignoring market noise, you will leave this investing seminar with a better understanding of how to map out your plan and stay your course. Partner: Alvin Odom, MCD, Sr. Manager, Diverse Markets, Charles Schwab |
| 2:45pm - 3:45pm | Breakout Leverage Track - The Compound Effect of Repetitive Engagement Join Eric Sachs as he discusses sphere marketing and how to engage with past and prospective clients without breaking the bank. Presenter: Eric Sachs, President/CEO, www.breakthroughbroker.com |
| 7:00pm - 10:00pm | NAREB 75th Anniversary Celebration Gala Make plans to attend this Black Tie, Formal Affair! Enjoy an evening to remember: Dinner, Awards and Entertainment. Partner: Lenny McNeill, EVP, National Strategic Markets, Consumer Lending, US Bank |
| Friday, August 5, 2022 | |
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| 8:00am - 2:00pm | Conference Registration |
| 9:00am - 10:30am | General Session Pillar Track - Women Investing in Real Estate (W.I.R.E.) Let's Go To The Next Level - We Are More Than Real Estate Brokers... NAREB will host an interactive panel discussion featuring top female real estate investors that will share their path to building wealth in real estate. They will provide a detailed overview of their business structure and valuable tips they learned while building their real estate portfolios. Panelist: Stephanie DeBerry, Sells the DMV, Realty ONE Group; Claudienne Hibbert, PA, Hibbert Group; Matasha Quinn, CEO, The LaQuinn Group & Founder, Society 23 Keynote Speaker: Jessica Meyers, Real Estate Entrepreneur and Developer Partner Remarks: Kristy Fercho, EVP, Head of Home Lending, Wells Fargo Moderator: Courtney Johnson Rose, 1st VP, NAREB and W.I.R.E. Pillar Overseer |
| 9:00am - 5:00pm | Exhibitors' Expo |
| 10:45am - 11:45am | Breakout Leverage Track - Virtual Assistants Learn proven strategies for hiring the best virtual assistants, increasing efficiency, and reducing operating expenses. Presenter: Janki Patel, CEO of Janki Patel Real Estate Training Academy |
| 10:45am - 11:45am | Breakout Pillar Track - Government Relations Advocacy Hear how NAREB is addressing Barriers to Black Homeownership and how you can get involved in the Good Fight! Moderator: Ashley Thomas, III, 2nd VP and Government Relations Overseer, NAREB |
| 10:45am - 11:45am | Breakout Niche Track - Commercial Real Estate Part 2 |
| 10:45am - 11:45am | Breakout Leverage Track - Building a Profitable Team Learn the steps to expanding your team, streamline your sales process, track your financials, when to hire a buyer's agents and showing agents, and pitfalls to avoid. Presenter: Cheri Benjamin, CEO of Village Premier Collection |
| 12:00pm - 2:00pm | Women's Council of NAREB Scholarship Luncheon Separate Ticket Event (\$65.00) Support Scholarships to High School Seniors! Support Scholarships to Wounded Warriors! President: LaTisha Grant, Women's Council of NAREB |

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| 2:30pm - 3:30pm | <p>Breakout Leverage Track - Monetizing your Brand How to Diversify your Intellectual Property Put your intellectual knowledge into a digital form and create a passive stream of income, build your business on a solid foundation, and create a membership for your followers who reach out for mentorship.</p> <p>Presenter: Bianca Robinson President of Cayden Cay Consulting</p> |
| 2:30pm - 3:30pm | <p>Breakout Leverage Track - Videos that Sell Viewers retain 95% of info from video. Learn how to shoot and edit video. Create a studio for less than \$300. Discover the best's apps to use.</p> |
| 2:30pm - 3:30pm | <p>Breakout Investment Track - Airbnb/Short Term Rentals Join this roundtable discussion on investing in short term rental properties.</p> <p>Presenter/Partner: Janaye Ingram, Director, 21st Century Communities Initiatives, Airbnb</p> |
| 3:45pm - 5:00pm | <p>General Session REALTIST Affiliates' Roundtable Discover how to leverage your business through NAREB's ten affiliates. Learn how to get involved, increase your income, and set yourself apart from the competition.</p> <p>Moderator: Ashley Thomas, III, 2nd VP, NAREB</p> |
| 7:00pm - 10:00pm | <p>Dinner Cruise Separate Ticket Event Bus Pick-up at Hotel: 5:45pm - 6:15pm Hosted by: Florida State Association of REALTIST</p> |
| Saturday, August 6, 2022 | |
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| 8:00am - 12:00pm | Conference Registration |
| 8:00am - 11:00am | <p>NAREB General Membership Meeting, Elections & Parade of States Presiding: Lydia Pope, President, NAREB</p> |
| 12:00pm - 2:00pm | NAREB Installation & Awards Luncheon The 75th Celebration Continues |
| 2:30pm - 3:30pm | <p>Breakout Pillar Track - Generational Wealth Legacy Building - "The Preview." The Unveiling of the Premier Skit "Build It, Keep It, and Pass It On! See NAREB REALTIST Actors Stellar Performances, reenactment of the Black Experiences and how NAREB and its Partners educate about provide support and service to Black Consumers wealth building journeys.</p> <p>Facilitators: Danny Felton, 3rd VP, NAREB and Generational Wealth Pillar Overseer and Bill Pitre, Generational Wealth Committee Chair</p> <p>Partners: Carmen Mercado, Sr. Affordable Lending Business Development Manager, Freddie Mac; Janaye Ingram, Director, 21st Century Communities Initiatives, Airbnb; Tyeisha Velasquez, M.B.A., National Account Manager, Marketing, HomePartners of America</p> |
| 2:30pm - 3:30pm | <p>Breakout Social Track - Become a Digital Celebrity TikTok/Instagram TikTok and Instagram are ranked in the top 5 social media platforms. Stories, reels, and post are just some of the skills you will leave with in this session.</p> |
| 2:30pm - 3:30pm | Breakout Niche Track - Commercial Real Estate Part 3 |
| 3:45pm - 4:45pm | <p>Breakout Get Plugged and Equip Yourself To Succeed In Rapid and Ever-changing Environment with NAREB Partners that:</p> <ul style="list-style-type: none"> • Pay Loan Level Price Adjustments Fees; *Don't Calculate Student Loan Debt in DTI • Buys Purchaser's Property and Sells Home Back to Buyer; *Bank Statements Loans • Lease Purchase Options, *Grants for New Entrepreneur; *Non-Traditional Loan Products • Unique Down Payment Product; No Obligation Lease up to 3-5 years-Use Equity for Purchase. <p>Partners: Chenoa Fund, East West Bank, Fannie Mae, First American Title, Home Partners of America, New American Funding, Prime One, Prosperity Mortgage, Equity Capital, Mortgage Bankers Association, Realtor.com and others</p> |

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| | <p>Mix & Mingle - Wine Down Moderators: Danny Felton, 3rd VP, NAREB; Rob Pasker, Millennial Committee, NAREB, C. Renee Wilson, Executive Director, NAREB</p> |
| 3:45pm - 4:45pm | <p>Breakout Hack your Tax Liability Discover the legal strategies to decrease your tax liability. Learn the top money saving write-offs. This session will include the steps to creating an LLC or Corporation. Presenter: Atiya S. Brown, CPA, CA and Owner of The Savvy Accountant</p> |
| 3:45pm - 4:45pm | <p>Breakout Niche Track - Luxury Real Estate, Part 2 Learn how to create your luxury brand, combat barriers into this coveted niche, and represent luxury for the culture. Presenter: Jane Bond, Author and CEO, The Bond Agency, Inc</p> |
| 6:00pm - 8:00pm | <p>Emerging Leaders' Reception Join us for the Emerging Leaders Reception honoring NAREB's Future Leaders and Top Producers featuring entertainment by world renowned DJ and Performer, DJ Whoo Kid of G-Unit Records and host of "The Whoolywood Shuffle" on Sirius/XM Radio Shade 45 Partner: Dionne Cuello, SVP, National Diverse Market Segments, Citi Entertainment Partner: Rick Rucker, President & Co-Founder, Equity Capital</p> |
| | <p>Membership After Dark NAREB Celebrates 75 Years with a Karaoke Party! Facilitators: Sherita McCray, Membership Chair and Rubye Wright, Membership Director Partner: Realogy, Realogy Expansion Brands & Realogy African-American Caribbean Employees Group (ACE)</p> |
| Sunday, August 7, 2022 | |
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| 8:00am - 1:00pm | NAREB Board of Directors' Training |
| <i>The agenda is subject to change - Safe travels</i> | |