

SOMOS

nahrep
2020 EDITION

Celebrating

How NAHREP is
Helping
HOMEOWNERS
DURING COVID-19



New
Chapter
Growth
in a Global
Pandemic

SUCCESSFULLY REACHING
3 NEW MARKETS IN 2020

HOW NAHREP
THRIVED
DURING 2020
-a look at the numbers-



NAHREP 10 Certified
Trainer Program
in Full Swing

of Leadership



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A home is so much more than brick and mortar. It can feel like the heartbeat of your community. It says, "I belong here." We're invested in igniting that spirit. We understand that successful homeownership helps make individuals, families, and communities stronger. That's why we're working hard to support homebuyers by preparing them to become homeowners. Let's keep our communities growing strong together.

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"I love it. I can't believe it. It's more than I could have dreamed."

Alaysyah Yahyisrael,
First-time homeowner



Helping to put homeownership in reach

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For more information contact
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(office) or Orly.Garcia@53.com



FIFTH THIRD BANK

¹To be eligible for the down payment assistance, borrowers can qualify based upon income level and/or by purchasing property in a low income census tract. Down payment assistance up to \$5,000 is available if meeting one of the criteria and up to \$7,500 for both criteria. The subject property must be in one of the following eligible states: MI, IN, IL, KY, TN, OH, WV, NC, GA, FL and located in a low income Census Tract or borrower must meet the low income limit threshold based on the qualifying income per FFIEC website. Down payment assistance may be taxable as income and reported to the IRS. Consult your tax advisor. Not available with all loan products.

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In its fourth annual edition, we are proud to
release the 2020 SOMOS NAHREP magazine.

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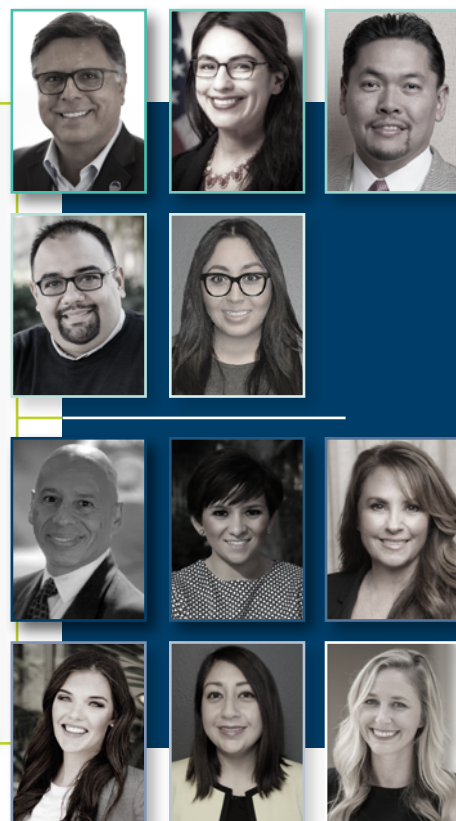
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NAHREP.ORG/MAGAZINE



About NAHREP

Nosotros somos the National Association of Hispanic Real Estate Professionals®. We are The Voice for Hispanic Real Estate® and proud champions of homeownership for the Hispanic community. Homeownership is the symbol of the American Dream, the cornerstone of wealth creation and a stabilizing force for working families. Our role as trusted advisors and passionate advocates is to help more Hispanic families achieve the American Dream in a sustainable way that empowers them for generations to come.

Mission Statement

NAHREP is a purpose-driven organization that is propelled by a passionate combination of entrepreneurial spirit, cultural heritage and the advocacy of its members. Our mission is to advance sustainable Hispanic homeownership. NAHREP accomplishes its mission by:

- Educating and empowering the real estate professionals who serve Hispanic home buyers & sellers
- Advocating for public policy that supports the trade association's mission
- Facilitating relationships among industry stakeholders, real estate practitioners and other housing industry professionals

In loving memory of NAHREP Co-Founder
Ernest J. Reyes



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Real Estate Broker & Community Developer,
61 Houses Real Estate Brokerage Services

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NAHREP HISTORY

1999

NAHREP Founded

National Association of Hispanic Real Estate Professionals is founded by Gary Acosta and Ernie Reyes in San Diego, California with a powerful mission that galvanizes the industry around the burgeoning Latino market.

2000

First Local Chapter

First local chapter is founded in Las Vegas, Nevada by Felix DeHerrera.

2001

First National Convention

First National Convention is held in San Diego, California with 700 attendees from nearly 10 chapters across the U.S.



2002

Blueprint for the American Dream Initiative

Invitation from the White House to participate in the Blueprint for the American Dream Initiative that aimed to increase minority homeownership.

2003

First Housing Policy

First Housing Policy Conference is held in Washington, DC with keynote by HUD Secretary Mel Martinez.

SEPT. 2013

Latin Music Festival

Launches a fusion of culture and business with the first Latin Music Festival at the National Convention.

OCT. 2012

President Bill Clinton

President Bill Clinton delivers a keynote address at the National Convention and marks the beginning of the strongest period of growth since the height of the economic crisis. mission that galvanizes the industry around the burgeoning Latino market.

SEPT. 2012

TOP 250

The launch of the Top 250 Latino Agents Award, NAHREP's most recognized asset.

2008

Relocation: San Diego

Relocates back to San Diego, CA from Washington, DC as part of a restructuring of the organization during the housing crisis.

2005

10,000 Members

Membership hits 10,000 active members as the association installs its first female National President, Frances Martinez Myers.



2014

Hispanic Wealth Project

In partnership with the NAHREP Foundation, launches the Hispanic Wealth Project with the ambitious goal of tripling median Hispanic household wealth by 2024.

53 MILLION & ONE

SEPT. 2014

53 Million & One

Debuts original stage production 53 Million & One starring Jerry Ascencio at the NAHREP Chicago Business Rally and launches a 25 city tour of the show.

2016

26,000 Members

New benchmark set with 26,000 members, 50 local chapters, and 25 full-time employees.

2017

SOMOS Magazine

The first SOMOS NAHREP magazine is published and released at the National Convention.

2018

National Convention at L'ATTITUDE

NAHREP joins forces with L'ATTITUDE, a new event concept highlighting Latinos as a powerhouse of buying power, political capital and innovation, and the drivers of the New Mainstream Economy.



2020

20 Years!

NAHREP celebrates it's 20th anniversary and introduces a new series of virtual events, providing quality content en lieu of our historic times.



2019

New Era

NAHREP's explosive growth leads to 100 chapters, rebranding, new office space, and an alumni program.

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14
YEARS IN
SERVICE

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FIRST-TIME
HOME
BUYERS

85%
CORPORATE
EMPLOYEES
WORKING
REMOTELY



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HISPANIC
HOMEOWNERS
SERVICED



67%
HISPANIC
CLIENTS

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President's MESSAGE: *A look back at 2020*



Hi NAHREP friends,

I am excited for you to be here and get to know NAHREP—or as I call them, mi familia—a little bit more. NAHREP is much more than your typical trade organization. We are an organization that focuses on bringing value to our members in a holistic way. You'll see evidence of this throughout our website, from the thoughtful topics for the events, the networking opportunities, and resources for finding your next mentor, to the videos explaining how policies and regulations being passed affect our livelihood and that of our community. We provide our members with countless resources, because our mission is to truly empower and educate the real estate professionals who increase Hispanic homeownership and strengthen communities.

Especially during this critical time, our National Advocacy Committee (NAC) is more important than ever, as a committee that focuses on making sure policy makers take Latino issues into account when they are forming policies. When running a growing and successful business, creating wealth and living our American Dream, we need to understand that policies and regulations on a local and national level have an impact. It is our responsibility to understand those regulations and policies that are being passed that will affect our livelihood and our paths to success. That's why having a committee of successful professionals providing a voice for our interests is so important.

In 2020, COVID-19 seemed to have thrown us all for a loop. I'm proud to say that our members turned to us to look for resources, knowledge and mentorship on how to not only survive this pandemic, but thrive (and help those around us thrive as well). Throughout 2020, our chapters delivered outstanding events designed to strengthen our members professionally, as well as personally. In this magazine and within this association you will find resources that help you level up your marketing, grow your business, to hire wisely and everything else needed for sales mastery—and all done while celebrating our culture!

Sincerely,
SARA RODRIGUEZ

2020 NAHREP President



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GARY ACOSTA
Co-Founder & CEO



SARA RODRIGUEZ
2020-2022 President



LUIS PADILLA
2020-2021 President-Elect



ROB CHEVEZ
Director



MARK DIMAS
Director



ORALIA HERRERA
Director



DAVID ACOSTA
Immediate Past President



NEILY SOTO
Secretary



NEIL TERC
Treasurer



ALEX MOSQUERA
Director



MAURICIO PEREZ
Director



NURIA RIVERA
Director



JOSUE SOTO
Director



GERARDO "JERRY" ASCENCIO
HWP Chairman



JUAN MARTINEZ
Chapter Subsidiary Chairman



NORA AGUIRRE
Director



JOE CASTILLO
Director



ALICIA TREVINO
Director



DAISY LOPEZ-CID
Board Advisor



ARMANDO FALCON
Board Advisor



JOSEPH NERY
Board Advisor

NATIONAL BOARD OF DIRECTORS

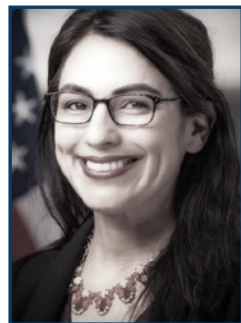
2020

NAHREP

STAFF



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Co-Founder & CEO



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EVP,
Public Policy &
Industry Relations



Armando Tam
SVP,
Chapter Development



Omar Tejeda
SVP,
Chief of Staff



Maria Barrios
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Accounting

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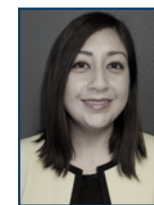


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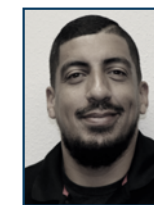
Cynthia Rodriguez
Chapter Network
Administrative Manager



Katherine Hamilton
Chapter Relationship
Manager



Crystal Bueno
Chapter Relationship
Manager



Dustin Robinson
Chapter Relationship
Manager



Krystle Talbot
Chapter Relationship
Manager



Ana Maria Contreras
Chapter Relationship
Manager



Milkauris Quintero
Chapter Support Manager



Alejandra Wright
Chapter Support Admin



Elizabeth Nuñez
Chapter Support Admin

BUSINESS SERVICES



Marta Becerra
HR Manager



Tricia Meza
Corporate Relations
Manager



Ana Cervantes
Managing Director of
Events Administration



Jaimie Smeraski
Senior Policy Analyst



Angela Gonzalez
Office Manager/
Executive Assistant



Corinne Couch
Program Director
for Events



Arlida Monzales
National Bookkeeper



Michael Truong
Chapter Program
Bookkeeper



George Rios
Junior Database
Administrator



Alfredo Mena
Office Clerk



The title and escrow process can sometimes be confusing to those who are unfamiliar with how a real estate transaction is handled in the United States. **This is where we can help.**

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An interactive website to better understand the title, escrow, and home buying and selling processes.

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SPANISH

JAPANESE

KOREAN

CHINESE

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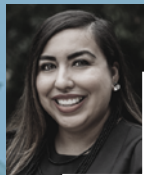
2020 NAC REGIONALS



Edwin Acevedo



Josie Anderson



Rachel
Briseño Bruno



Cristian Correa



Camilo Escalante



Rick Guerrero



Lucy Guzman



Raquel Lavender



Rosario Lawrence



Denisse
Roldán-Newell



Steven Pagan



Hugo Romero



Rebecca Soto



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George Hernandez

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george.hernandez@jpmchase.com



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Reimagining real estate

National Advocacy

Committee Numbers



A LOOK BACK AT 2020



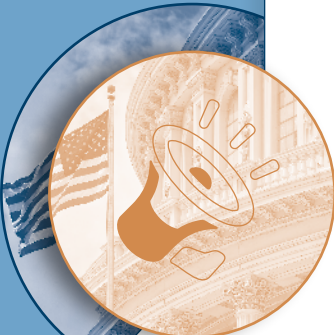
1,061

PEOPLE
WERE PART OF
THE NAC IN 2020



15

ADVOCACY
LETTERS
LETTERS TO CONGRESS,
AGENCIES, & OTHER
LAWMAKERS



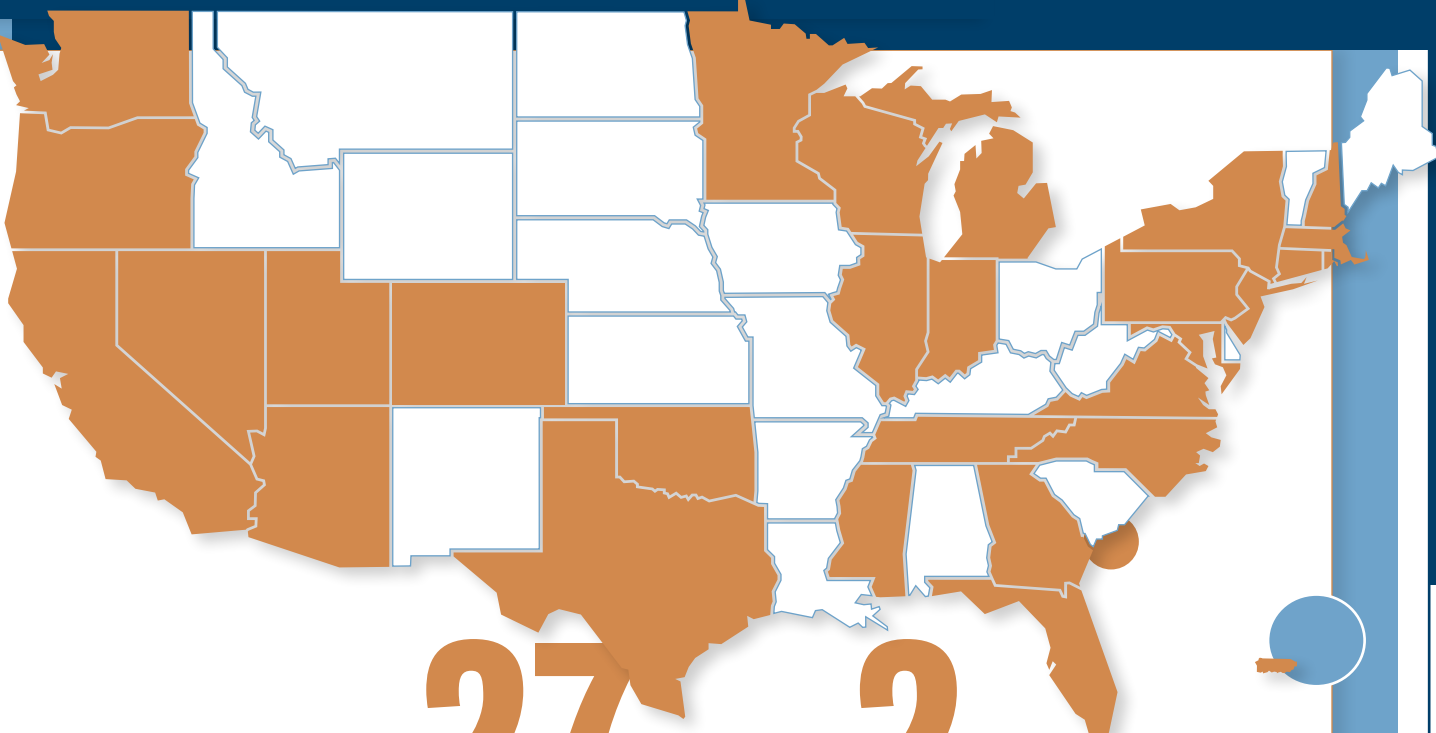
8

ADVOCACY
CAMPAIGNS



767

CAMPAIGN
PARTICIPANTS



NAC MEMBERS IN 27 STATES & 2 TERRITORIES

2020 YEAR IN

Leadership Academy JANUARY 2020

The NAHREP Leadership Academy's mission and vision is to provide a platform to discover and further develop skill sets for leaders. It offers an opportunity where new chapter presidents and board members are trained to manage a local chapter.

As a transition year into a new cadence, NAHREP hosted this bridge session expressly intended for chapter presidents who have not previously attended. The smaller gathering of 100 attendees provided intentional, educational content covering NAHREP history, national goals and recent developments, expectations for chapters, and tutorials on tools and standard practices used. Skills workshops focused on building the individual's capacity to lead teams. Another successful Leadership Academy ensured chapters were provided the tools to advance NAHREP's mission in local markets.



20th Anniversary! MARCH 2020

Happy Birthday NAHREP! Celebrating 20 years in this amazing journey with our members, leaders, and all those who have helped us in our mission of advancing sustainable Hispanic homeownership. We're excited to continue the celebration with you at our next upcoming national events.

Virtual Events KICK-OFF MARCH 31, 2020

Thriving Together with NAHREP Virtual Events, yet another way to bring skills-building opportunities and education to NAHREP's nationwide network of members, supporters, and affiliates. As community leaders, it is our time to elevate ourselves and those around us.

Check out the upcoming calendar of online and video-based business mastery events that will equip you with the tools to adapt and become stronger than ever. nahrep.org/events/virtualevents



STATE OF HISPANIC HOMEOWNERSHIP REPORT (SHHR) RELEASED APRIL 7, 2020

The State of Hispanic Homeownership Report® is NAHREP's marquee annual publication, and gained over 5,000 views online for its release in 2020. The report is an industry benchmark that coalesces a broad cross-section of data and research from within and outside of the housing industry and provides an analysis of how the U.S. Hispanic population is faring with respect to attainment of homeownership in America. In its tenth year of publication, the 2019 SHHR includes an in-depth review of Hispanic purchasing patterns, buyer nuances and geographic trends.

Download a copy now and look for the new 2020 edition! nahrep.org/report



REVIEW

TOP 250 REPORTS RELEASED MAY 6 & MAY 13, 2020

Hispanic Real Estate's Most Prestigious Award!

AGENTS - In its ninth edition, with aggregate sales of more than \$6.86 billion, this year's Top 250 Latino Agents list includes rankings of top individual agents, top team leads, top rookie agents, and top agents by major market regions.

MORTGAGE ORIGINATORS -The sixth annual production of this report highlights a group of top producers representing a total of over \$10 billion in residential mortgage sales. The report also includes lists recognizing the Top 100 from among the non-depository lenders nominated for the award and the Top 100 by volume.



STATE OF HISPANIC WEALTH REPORT (SHWR) RELEASED SEPTEMBER 25, 2020

The 2020 SHWR focuses on Hispanic participation in homeownership, small business development, and wealth building. For the first time in 2020, the Hispanic Wealth Project commissioned a national survey that brings unique data to better understand the impact the COVID-19 pandemic may have on Latino household wealth. The findings of the report show the recovery and continued economic growth of Latino households, workers and businesses are inseparable from the country's long-term growth and stability.



NAHREP AT L'ATTITUDE SEPTEMBER 24-27 & SEPTEMBER 29-OCTOBER 1, 2020

The NAHREP Sales Mastery, Real Estate and Wealth Conference at L'ATTITUDE brings learning how to leverage your business success into a source of generational wealth. NAHREP offers unique wealth building advantages to those who seek to be in the top 10% of their field, along with mindset adjustments and sales tools. By the end of the event, registrants were ready to create their own customized wealth building blueprint for themselves and their family.



2020 National Virtual Events

BY THE NUMBERS

THRIVING TOGETHER WITH NAHREP VIRTUAL EVENTS

NAHREP Virtual Events are yet another way we bring skills-building opportunities and education to our nationwide network of members, supporters, and affiliates.

As community leaders, it is our time to elevate ourselves and those around us.

Check out our upcoming calendar of online and video-based business mastery events that will equip you with the tools to adapt and become stronger than ever.

WATCH PAST EVENTS
ON-DEMAND ON THE
NAHREP WEBSITE

58

NAHREP VIRTUAL EVENTS

58

OVER

24

HOURS OF NAHREP VIRTUAL EVENTS

24hr+

OVER

3,000

LIVE VIRTUAL EVENT REGISTRANTS

3,000+

17,700

ON-DEMAND VIEWINGS ON OUR WEBSITE

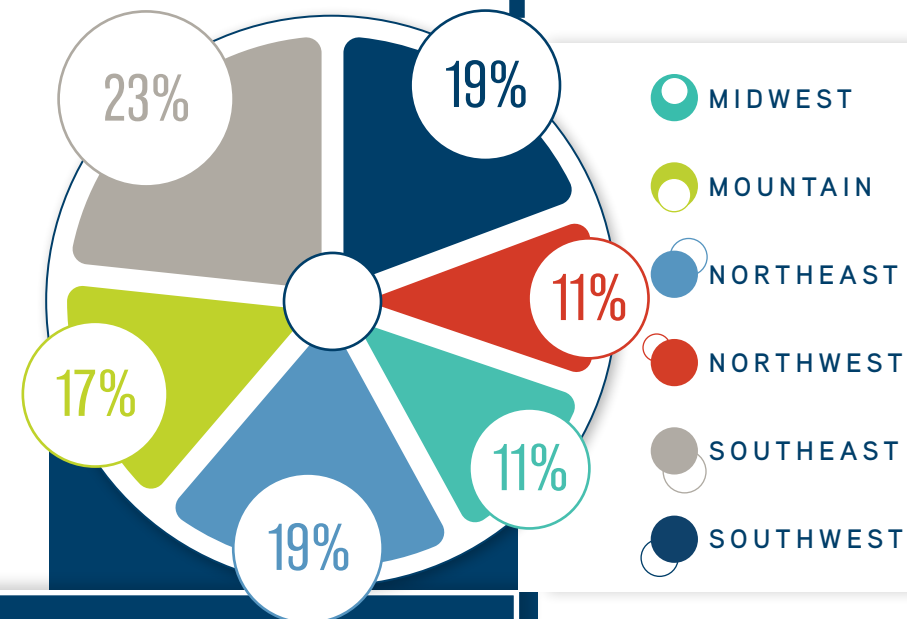
17,700

22,400

VIRTUAL EVENT VIEWS ON SOCIAL MEDIA

22,400

2020 Chapter Membership



14%

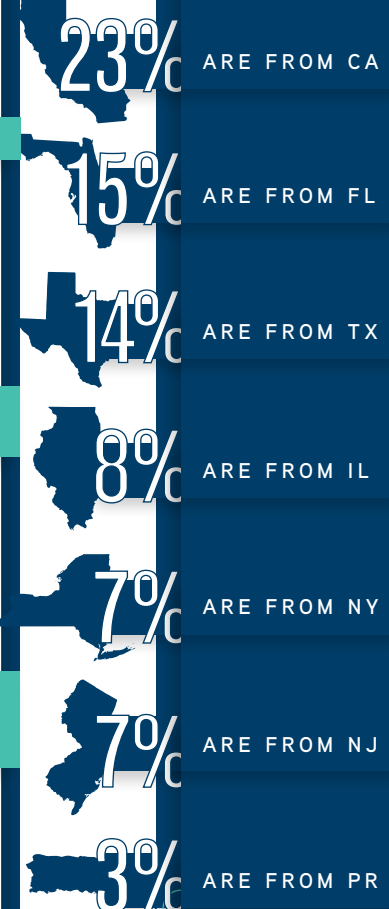
increase in new members

45%

of new memberships in
2020 were Platinum

80%

of our members from the
year prior renewed their
memberships



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ready to purchase a
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plus low interest rates through
Schwab Bank.

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with award-winning service from our
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1. Based on a 2019 Top Retail Originators ranking published by Inside Mortgage Finance.

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3%⁴ Down

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Learn more at bankofamerica.com/homeowner

BANK OF AMERICA

- 1. Down Payment program and America's Home Grant program:** Qualified borrowers must meet eligibility requirements such as being owner-occupants and purchasing a home within a certain geographical area. Maximum income and loan amount limits apply. Minimum combined loan-to-value must be greater than or equal to 80%. The home loan must fund with Bank of America. Bank of America may change or discontinue the Bank of America Down Payment Grant program or America's Home Grant program or any portion of either without notice. Not available with all loan products, please ask for details.
- 2. Additional information about the Down Payment program:** Down Payment Program is currently limited to two specific mortgage products. Program funds can be applied toward down payment only. Borrowers cannot receive program funds as cash back in excess of earnest money deposits. Down Payment Grant program may be considered taxable income, a 1099-MISC will be issued, consult with your tax advisor. May be combined with other offers. The Bank of America Down Payment Grant program may only be applied once to an eligible mortgage/property, regardless of the number of applicants.
- 3. Additional information about the America's Home Grant program:** The America's Home Grant program is a lender credit. Program funds can only be used for nonrecurring closing costs including title insurance, recording fees, and in certain situations, discount points may be used to lower the interest rate. The grant cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back.
- 4. Maximum income and loan amount limits apply.** Fixed-rate mortgages (no cash out refinances), primary residences only. Certain property types are ineligible. Maximum loan-to-value ("LTV") is 97%, and maximum combined LTV is 105%. For LTV >95%, any secondary financing must be from an approved Community Second Program. Homebuyer education may be required. Other restrictions apply.

Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. Bank of America, N.A., Member FDIC.

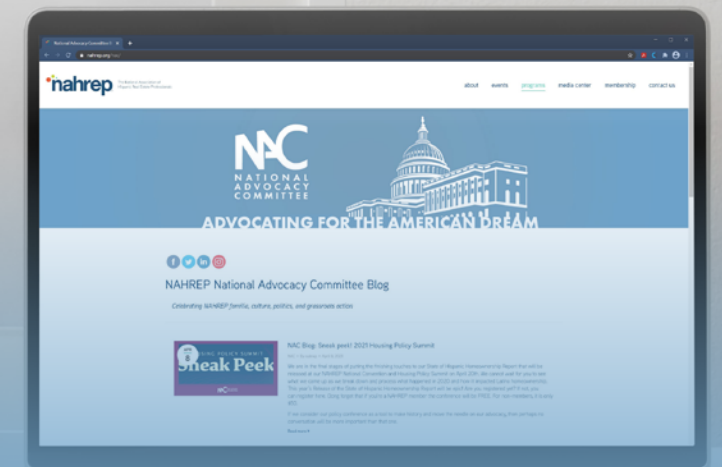
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NATIONAL ADVOCACY COMMITTEE BLOG

WRITTEN BY
NOERENA LIMÓN, NAHREP

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Real Estate Success
Macon, GA

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MARK DIMAS
1,071 Sides

Mark Dimas Properties
Mark Dimas Team
Cypress, TX

#1 MORTGAGE ORIGINATOR

LIZY HOFFER
981 Transactions

CrossCountry Mortgage, LLC
Phoenix, AZ

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Olivia
Chavez



Jona
Gamboa



Hipolito
Garcia



Oscar
Guerra



Eric
Haddock



Justine
Jimenez-Garcia



Daisy
Lopez-Cid

2020 CHAPTER COACHES

The NAHREP Coaches Program launched in 2013

in an effort to provide insider knowledge and support to NAHREP's growing chapter base. Each of NAHREP's coaches is a former chapter president or executive leader who serves as an advisor to maximize the chapter's effectiveness through leadership development, financial planning, and tactical support. With regular opportunities for engagement, chapter coaches are a driving force behind the growth and development of the chapter network.



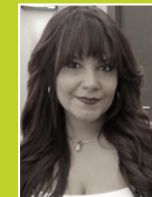
Leticia
Lucio Vu



Veronica
Martinez



Peggy
Pratt Calle



Michelle
Rosa-Patrino



Armando
Tam



Nancy
Vargas-Johnson

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NAHREP
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2020

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SMASHING MILESTONES YEAR AFTER YEAR



eXp is excited to be expanding into Mexico in 2020, offering agents access to a unique financial model, which includes revenue share, potential stock awards and a generous commission structure. eXp Mexico agents will also have access to unique marketing resources, including the company's cloud-based virtual environment and proprietary technology platform that enhances virtual prospecting, sales, training and communications.

For more information visit: expmexico.com

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NAHREP CORPORATE MEMBERSHIP

FOR COMPANIES THAT SUPPORT NAHREP'S MISSION TO INCREASE SUSTAINABLE HISPANIC HOMEOWNERSHIP IN AMERICA

Corporate Members gain access to NAHREP's network of 100 chapters and advance notice of expansion plans into additional markets. Local engagement with chapters provides business opportunities and connections with top producing real estate agents, brokers, loan officers, and other practitioners.

Stay tuned for NAHREP's 2021 regional partnership plan, with implementation of six new regions across the country! Learn more at nahrep.org/regions





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NAHREP TOP 250 Latino Agents Awards del 2020.

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INDIVIDUOS

RANK	NOMBRE	COMPAÑIA
5	Matias Rosales	CENTURY 21 Action Group
21	Marty Rodriguez	CENTURY 21 Marty Rodriguez
33	Johnny Rojas	CENTURY 21 JR Gold Team Realty
41	Oscar Garcia	CENTURY 21 Sweyer & Associates
59	Cindy Fernandez	CENTURY 21 Jordan-Link & Company
64	Jose Manjarrez	CENTURY 21 Realty Masters
79	Martha Corral	CENTURY 21 Affiliated
97	Anthony Ramos	CENTURY 21 Ramos Realty
102	Jaime Perez	CENTURY 21 Affiliated
109	Lia Saa	CENTURY 21 John Walton
110	Graciela Sexton	CENTURY 21 Laclede Realty
113	Joe Farfan	CENTURY 21 Riverside Realty
118	Ana Moore	CENTURY 21 The Harrelson Group
131	Amber Donnelly	CENTURY 21 Tahoe North, Realtors
139	Andreina Simmons	CENTURY 21 Beggins
144	Xio Sandoval	CENTURY 21 Realty Masters
146	Mirna Valdez	CENTURY 21 Success Realty
148	Jennifer Gonzales	CENTURY 21 Sadler & Associates, LLC
163	Javier Bedoya	CENTURY 21 Mario Real Estate
167	Luis Mota	CENTURY 21 Jordan-Link & Company
178	Hugo Lopez	CENTURY 21 Alliance Realty
180	Araceli Mercado	CENTURY 21 Judge Fite
182	Aixa Moore	CENTURY 21 Beggins Enterprises
183	Gabriel Mendez	CENTURY 21 Award
186	Jackie York	CENTURY 21 The Edge
190	Dennisse Nieves	CENTURY 21 Affiliated
200	Fernando Ramsey	CENTURY 21 Mike Bowman, LLC
232	Miguel Gonzalez	CENTURY 21 Allstars
235	Mayra Rivera	CENTURY 21 Americana
238	Mario Garcia	CENTURY 21 Lincoln National Realty
240	Saul Gutierrez	CENTURY 21 TK Realty
247	Jorge Mariscal	CENTURY 21 Affiliated

MEJORES EQUIPOS

RANK	NOMBRE	COMPAÑIA
8	Michelle Fermin	CENTURY 21 Northeast
15	Nora Aguirre	CENTURY 21 Americana
24	Rosa Galvez	CENTURY 21 Randall Morris & Associates

NOVATOS

RANK	NOMBRE	COMPAÑIA
3	Joshua Rodriguez	CENTURY 21 Advanced All Service Realty, Inc.
5	Penelope Carranza	CENTURY 21 Citywide
13	Dalila Arellano	CENTURY 21 Affiliated, Lincoln Square.



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Realogy Holdings Corp.
2020 CBOG Chairman



Edwin Acevedo
Lotus Group



Patty Arvielo
New American Funding



AJ Barkley
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Cerita Battles
Chase



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TD Bank



Justine Jimenez-Garcia
Countywide Properties, Inc.



Chrissi Johnson
Quicken Loans



Scott Juhl
First American Title
Insurance Company

CORPORATE BOARD

The Corporate Board of Governors is a stakeholder group that serves as an advisory board to NAHREP's Board of Directors and the association overall. The CBOG provides NAHREP with valuable market intelligence, business development expertise, and policy position recommendations that provide the association with a frame of reference to use in approaching the upcoming year. The CBOG is comprised of an executive level representative from each of NAHREP's corporate partner companies and invitees from a select number of some of the organization's top entrepreneurs.

OF GOVERNORS

The advisory board is chaired by a CBOG member selected by the national board and co-chaired by the immediate past president of the board of directors. The support provided by this group of stakeholders is critical in the advancement of NAHREP's mission and serves as a driving force for NAHREP's purpose. Stay tuned for NAHREP's 2021 regional strategy plan, implementing six new regional CBOGs across the country! [Learn more at nahrep.org/regions](https://nahrep.org/regions)

2020



Tulu Kaifee
BB&T now Truist



Cesar Lostaunau
Allstate



Kay Marshall
SunTrust Mortgage now Truist



Lenny McNeill
U.S. Bank



Carmen Mercado
Freddie Mac



Allen Middleman
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Mike Miedler
Century 21



Miguel Narvaez
Alterra Home Loans



Stephen O'Connor
Mortgage Bankers Association



Alvin Odom
Charles Schwab Bank



Teresa Palacios Smith
HomeServices of America



Jose Pascual
BBVA Compass



Eddy Perez
EPM



Mike Reagan
RE/MAX, LLC



Tanya Reu-Narvaez
Realogy



Errol Samuelson
Zillow



Chris Sorensen
PRMG



Fred Underwood
National Association of
REALTORS®



Michael Valdes
eXp World Holdings



Maria Vergara
Fannie Mae

YES, HOMEBUYERS ARE STILL MOTIVATED TO PURCHASE AS PLANNED... AND EVEN SOONER!

WRITTEN BY AJ BARKLEY, SVP, NEIGHBORHOOD LENDING EXECUTIVE, CONSUMER LENDING, BANK OF AMERICA

LAST YEAR marked the fifth consecutive year of increases in the Hispanic homeownership rate, according to the National Association of Hispanic Real Estate Professionals®. And the outlook for continued homeownership growth is positive. While a lot has changed over the last few months, Bank of America's 2020 Homebuyer Insights (bankofamerica.com/homebuyerinsights) found that nine-in-ten buyers (89%) are motivated to buy a home and are looking at real estate listings (49%) and touring homes virtually (29%).

Whether buyers are motivated to purchase a home for more indoor (86%) and outdoor space (64%), high-speed internet and strong cell service (56%), proximity to essential businesses (51%) and recreational activities (44%), more than half indicated they plan to accelerate their home purchase timeline (14 percent) or intend to buy as planned (42 percent). Among those with home purchase plans, 85 percent say saving for a new home is a priority.

As homebuyers start preparing for homeownership, it can often seem overwhelming, making it difficult to move forward with confidence. For instance, some people avoid applying for prequalification and preapproval out of fear they won't measure up, missing the opportunity to learn how much they qualify for and be better prepared. Survey respondents also say expensive home prices (62%), high rent costs (48%) and student debt (30%) can influence their homebuying plans.

Whatever buyers need to be better prepared for the homebuying process – assistance with their down payment or relevant financial education – here are some ways they can get help and bring homeownership within their reach... sooner than they think.

- A new First-Time Homebuyer Online Edu-Series™ (available in English and Spanish at bankofamerica.com/homebuyer) provides an easy-to-understand roadmap to buying a home and allows buyers to go at their own pace as experts provide guidance and tips to prepare their finances, make an offer, apply for a mortgage and more.
- Bank of America offers down payment and closing cost grants, as well as low down payment loans, to help creditworthy borrowers who are finding it difficult to save for a home. You can learn more about the programs at bankofamerica.com/homeowner.
- Preapproval can help buyers set realistic expectations when it comes to buying a house – it means they can have their financing confirmed before they begin their home search.

Home is more important than ever before. With an eye toward helping families create a legacy and build long-term wealth, let's continue to make progress in serving the homebuying needs of Hispanic households. ■



AJ Barkley

is the Neighborhood Lending Executive for Bank of America, responsible for identifying opportunities to drive successful homeownership among low- to moderate-income borrowers, underserved communities, and multicultural borrowers across the economic spectrum.



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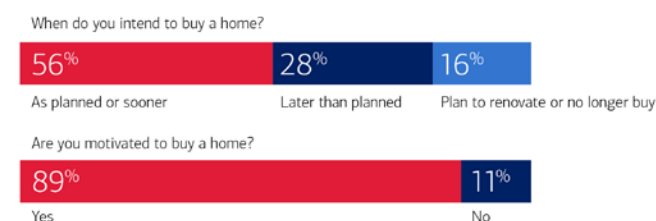
Inclusion and diversity matter, especially in an industry like mortgage finance that is so deeply connected to peoples' aspirations and expectations about homeownership. And when we do our jobs well, we help make the American Dream a reality for millions of people.

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BANK OF AMERICA 2020 Homebuyer Insights

Prospective homebuyers remain motivated to purchase their first home

The desire to own a home remains strong, and over half intend to accelerate their timeline or buy as planned.



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NAHREP asks its members and stakeholders to adopt these principles and share them with everyone in their sphere of influence—their families, their colleagues, their friends—because that's how we change the world.



1. **have a mature understanding of wealth and prosperity** because the one with the most toys usually loses.



2. **be in the top 10% of your profession** because being good is not good enough.



3. **live below your means and be ready for the next recession** because downturns are a regular part of our economic cycles.



4. **minimize debt** because it is the biggest enemy to wealth.



5. **invest at least 20% of your income in real estate and stocks** because they are the best and safest ways to build wealth (investing in other businesses does not count).



6. **know your network including the value of your business** because you can't improve what you don't measure.



7. **be politically savvy** because public policy matters.



8. **be physically fit** because wealth without health is meaningless.



9. **be generous with people who are less fortunate** because philanthropy feeds your spirit and gives more purpose to your work.



10. **be active in the lives of your family and children** because familia is central to who we are and nothing will motivate you more.



Ready to find out how EPM is Empowering People More?

EPM's mission is to be a resource, and voice, for financial empowerment. Our vision is to continue to offer top financial service, communication and assistance to the communities we serve. As a lender, we strive to help individuals and families empower themselves through homeownership as a vehicle for wealth. We are thrilled to continue to grow and partner with an excellent organization like NAHREP.

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NAHREP PAST PRESIDENTS



Ernest J. Reyes
1999 – 2003



Gary Acosta
2003 – 2005



Frances Martinez Myers
2005 – 2007



Felix DeHerrera
2007 – 2008



Rebecca Gallardo-Serrano
2008 – 2009



Tino Diaz
2009 – 2010



Alex Chaparro
2010 – 2011



Carmen Mercado
2011 – 2012



Gerardo "Jerry" Ascencio
2012 – 2013



Juan Martinez
2013 – 2014



Jason Madiedo
2014 – 2015



Teresa Palacios Smith
2015 – 2016



Joseph (Joe) Nery
2016 – 2017



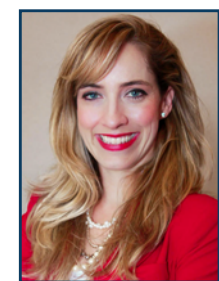
Leo Pareja
2017 – 2018



Daisy Lopez-Cid
2018 – 2019



David Acosta
2019 – 2020



Sara Rodriguez
2020 – 2022

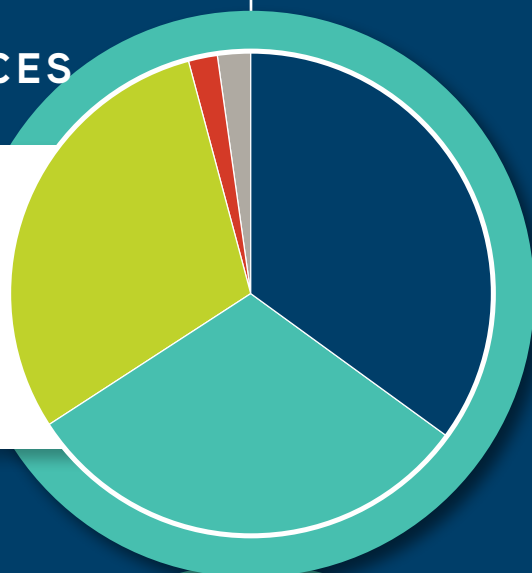
2020 Financial Performance

\$9.1M REVENUE

\$8.9M EXPENSES

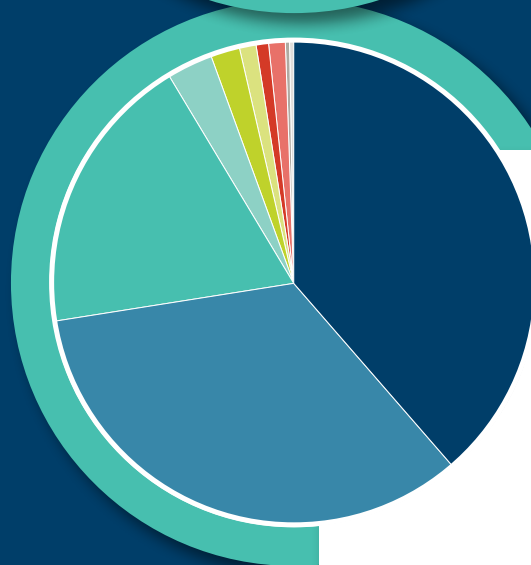
REVENUE SOURCES (APPROXIMATE)

- 35% ● Conferences
- 31% ● Chapter Revenue
- 30% ● Corporate Partnerships
- 2% ● Membership Dues
(individual and corporate)
- 2% ● Other Programs



EXPENDITURES (APPROXIMATE)

- 39% ● Staff and Consultants
- 34% ● Conferences
- 19% ● Subsidiary Expense
- 3% ● Rent and Admin
- 2% ● Technology & Telecomm
- 1% ● Marketing
- 1% ● Legal and Accounting
- 1% ● Other
- 0% ● Travel
- 0% ● Board and CBOG



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IN THE

TOP 250!

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— Jesus Cruz

VP, National Diversity Manager



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WHEN THE WORLD IS AT YOUR FINGERTIPS

BUT STILL SOCIAL DISTANCED

WRITTEN BY KATHARINE DAVIS, ASSOCIATE COMMUNICATIONS DIRECTOR, RE/MAX, LLC

Though his business was up 35%, it wasn't easy. Little has been in the past year, after all. But for Luis Padilla, navigating a global pandemic while sustaining a thriving real estate career has been less about finding clients and more about supporting them.

Padilla, the 2020 President-Elect of NAHREP and CEO of the Padilla Team at RE/MAX Advance Realty in Florida, didn't take a single day off – weekends included – for months. Business was booming year-over-year and demand for single-family homes in his market was "bonkers," he says. He credits low mortgage loan rates and low inventory.

In North Miami, where Padilla operates his business, the market stayed active even when the pandemic first rocked the U.S. in March. He kept his office open and empowered his team members to determine their own comfort levels when it came to work.

As for Padilla, "I never missed a beat."

A Willingness to Share Ideas

In Chicago, Joe Castillo is busy responding to his most recent referral, this one from Colombia. His referred business comes from all over the world, including from Ecuador (where his mother was born) but also Arizona and California.

This additional business is just one of the reasons Castillo values being with a global brand, especially in a crisis. The broker/owner of RE/MAX Mi Casa and RE/MAX In the Village, both in the Chicagoland area, acknowledges there was a lot of initial fear when it came to the pandemic. With so much to think about – adjusting safety protocols, helping keep his staff and agents healthy, going more virtual – and so many unknowns, how could there not have been?

But instead of letting fear take over, Castillo, a graduate of the University of Chicago Booth School of Business and a second-generation REALTOR®, leaned into his brand's network.

"There is a willingness at RE/MAX to share ideas," the NAHREP Director says of his fellow franchisees and agents. "It's extremely helpful just getting other people's answers on how they went about things. You can't put a value on that."

Indeed, in addition to casual conversations and social media discussions, RE/MAX affiliates also began idea sharing on weekly calls. Starting in early April, affiliates and leadership from Italy to China and everywhere in between shared their experiences, key learnings and adaptations in the face of the pandemic during the RE/MAX Global call. In the U.S., where government shutdowns and quarantine measures were just ramping up, affiliates were able to hear how others had adjusted and continued moving business forward.

HOW THREE REAL ESTATE PROS ADJUSTED THEIR BUSINESS AND MOVED FORWARD IN THE EARLY DAYS OF THE GLOBAL PANDEMIC.

Staying Engaged, No Matter What

Adjusting is the name of the game for Daisy Lopez-Cid in Kissimmee, Florida. The broker/owner of RE/MAX Premier Properties and former NAHREP President says that even in hospitality industry-heavy Greater Orlando, she never saw a decrease in transactions. With a steady stream of business, the only option was to adjust to a new way of doing things. So adjust they did.

In addition to introducing new cleaning procedures and hand sanitizer stations, Lopez-Cid advised her agents to start putting money aside as a safety net. Like others, they stopped hosting open houses – a practice Lopez-Cid has never been a fan of – and worked through new extended turn times and reduced work hours.

"Even when we were closed last March and April, checks kept coming in and agents kept closing deals," Lopez-Cid says of the early months of the pandemic before the market surged in late summer.

Like Padilla, Lopez-Cid says it's not what they stopped doing last spring and early summer so much as what they continued to do: reach out to clients and hit business goals.

"Our goals never changed," she says. "My biggest thing was: Continue to be the information source for your sphere of influence. Stay in touch."

It's the exact message RE/MAX CEO Adam Contos and Chief Customer Officer Nick Bailey were also espousing. For their part, the executives increased communications to the network, most notably with the introduction of two new weekly Facebook Live shows. "Good Morning RE/MAX," hosted by Bailey, welcomes guests – including then-U.S. Secretary of Housing and Urban Development (HUD) Dr. Ben Carson, legendary entertainer and Children's Miracle Network Hospitals co-founder Marie Osmond, and NAHREP Co-Founder and CEO Gary Acosta – onto the show to discuss market conditions and success tips. Contos' "Mind Body Business" was a weekly, 5-minute show that suggests a holistic approach to wellness in all aspects of life.

Lopez-Cid saw that hustle and matched it. She turned her quarterly team meetings into weekly meetings. She encouraged her agents to visit RE/MAX University, the brand's online learning platform that ramped up webinars and teaching during the quarantine, and to absorb as much of what the brand was putting out as possible.

"I love that RE/MAX didn't just sit back," Lopez-Cid says. "Our leaders – Adam and Nick – went into full gear and took off. They kept doing what they had to do to keep our people engaged. As a broker, I followed them and did that too."

Meeting the Clients Where They Are

Back in North Miami, Padilla says he has no apprehension about showing or listing properties in the current climate. For him, the key is listening to his clients and knowing how to mirror the level of concern they have toward COVID-19.



"There's a mutual respect and cohesiveness between a REALTOR® and a client," Padilla says. "I need to understand the clients' perspective. Are they super concerned? Do they not want to touch anything? How do they feel about masks? I meet them where they are."

That empathy speaks to the level of support Padilla has always extended to his clients – long before the pandemic. And as for his increased business?

"The brand has definitely helped," he says. "Diversity is something that attracted me to RE/MAX. The RE/MAX network is in Argentina, they're in Mexico, they're in California, they're in Chicago. Clients know the level of agent, and there's a certain comfort level when they walk through that door."



Katharine Davis

is the Associate Communications Director for RE/MAX, LLC, where she oversees storytelling for news.remax.com. She joined RE/MAX in 2013 and earned her bachelor's degree in journalism from Auburn University.

CHAPTER NETWORK

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Bakersfield

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Central Valley

Mike Chapa
Coachella Valley

Gloria Chavez
Fresno

Esthela Duran
Greater Sacramento

Fidel Carranza
High Desert

Stephanie Martinez
La Jolla

Dan Tran
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Alfonso Osorio
LA South Bay

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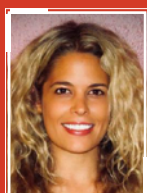
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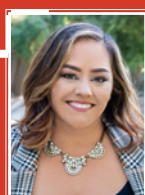
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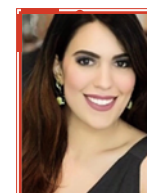
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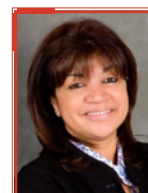
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We're grateful for
the opportunity
to share
the NAHREP
mission.

No matter where the real estate and lending markets are headed in 2020, relationships are still our priority... and they always will be.

At Caliber Home Loans, Inc., we're always grateful for the chance to build new relationships. Whether we're assisting another first-time buyer with achieving their dreams of home ownership or assisting the nation's real estate professionals, builders and staff, we'll always be grateful to the members and staff of NAHREP for their support and guidance.

No matter where you are or who you are, you can trust everyone at Caliber Home Loans to share our expertise and help you solve almost any challenge you may be facing.

caliberhomeloans.com



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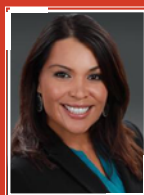
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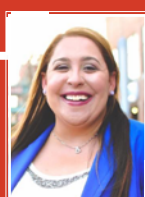
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2020 New Chapter Growth

NAHREP Chapters are a vital part of the NAHREP national network, affording real estate professionals the opportunity to connect with peers and professionals in their local and regional real estate communities. They provide the national organization with local grassroots presence where best practices can be shared and where NAHREP can disseminate its message of economic empowerment through the NAHREP 10 Disciplines. Participating in leadership with NAHREP provides an excellent opportunity for practitioners to develop their leadership skills and play a vital role in the advancement in NAHREP's cause.

EXECUTIVE SUMMARY

The chapter development program has been in operation since April, 2018 under the leadership of the SVP of Chapter Development and the Chapter Growth Manager. Across is an overview of key milestones of the program:

TOGETHER,
Advancing Hispanic
Homeownership



Gino Blefari
CEO, HomeServices of America
Chairman, HSF Affiliates LLC



Chris Stuart
CEO, Berkshire Hathaway HomeServices
Vice Chairman, Real Living Real Estate



Allan Dalton
CEO,
Real Living Real Estate



Teresa Palacios Smith
Chief Diversity, Equity and Inclusion
Officer, HomeServices of America

At Berkshire Hathaway HomeServices and Real Living Real Estate, we are committed to creating opportunities for Hispanic home buyers and sellers. We are proud of our network agents who advance that mission in their communities with our best-in-class marketing and technology tools.

A special congratulations to the Berkshire Hathaway HomeServices and Real Living Real Estate network members who were recognized in the NAHREP Top 250 and to all of those who have been honored this year for their work supporting the Hispanic community.

We proudly support equality, diversity and inclusion. Learn more about how one of our network's can help you achieve your goals faster and better serve your community.



berkshirehathawayhs.com
RealLiving.com

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- Celebrating 30 years of helping homebuyers achieve their dream of homeownership!



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86
+
2

86 CURRENTLY ACTIVE CHAPTERS
DEC 18, 2020

2 ADDITIONAL MARKETS IN DEVELOPMENT
Q1 2021 (JAN-MARCH)

2020 ACCOMPLISHMENTS

3

New market virtual experience roll-out has been a success with
3 NEW MARKETS

5

NAHREP has increased its chapter network in
5 NEW MARKETS

200

New members enrolled through new market growth
OVER 200 NEW MEMBERS

61

61 New Chapter Board Members

Promote the organization’s mission and bring the *familia* together
Go **above and beyond** as a **NAHREP alumnus**



nahrep.org/programs/alumni



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STEP OF THE WAY.**

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Corporate Membership & Board Compliance

New Markets will continue to follow the growth development flow chart for the initial stages of development. In lieu of in-person meetings, the Chapter Growth Program will conduct a series of virtual orientations and meetings in order to ensure the chapter teams are in compliance with Board Member Eligibility requirements, under the NAHREP National Guidelines.

Host 3 Successful Virtual Events

NAHREP Chapters will continue to abide by the 5 measurements of success. New Markets will be expected to host a minimum of 3 virtual events in which the following metrics will be reviewed: 1) Engagement & Views (2500-3000) 2) Event Sponsorship (\$1000-\$3000) At the conclusion of the 3 events, New Markets should strive to have generated \$5000 in sponsorship.

Obtain Engagement From Future Members

Successful virtual events, hosted by New Markets, will be a key component in the approval process of a new chapter. National leadership will review the following engagement metrics: 1) Live Facebook Engagements & Views 2) Zoom Webinar Engagements & Views 3) Zoom Registrations. The hosting of a live virtual event will also be a great opportunity for the developing chapter to obtain new members as well as future sponsorship relationships.

Generate Sponsorship Revenue

Our most successful chapters always keep financial sustainability top of mind. New Market leaders should strive for an event sponsorship goal between \$1000- \$3000 per event. Expenses will not be approved at this time and new market leaders will partner closely with the Chapter Growth Manager for sponsorship benefit guidance. Annual sponsorship opportunities will only be offered upon chapter establishment. New Markets should strive to end a physical year with a minimum of \$10,000 in the chapter reserve.

Effective Partnership With Nahrep National

The effectiveness of Communication with the NAHREP Chapter Growth Department and New Market leaders is a metric that will be reviewed. Feedback of this engagement will be provided to National Leadership for review and approval of the New Market. Additional factors that will be reviewed are: Team responsiveness, Team Engagement & Team's Commitment to the NAHREP Mission.

Virtual Graduation With National Leadership

NAHREP National Leadership will review all New Market's Virtual Experience and finalize the chapter approval based on the results of the team's New Market Metrics. Upon approval, New Market leaders will be invited to participate in a Virtual Graduation with NAHREP National Leadership & the Chapter Growth Team. —



Home financing that works for your buyers

There are many choices when buying a home, from the neighborhood to the number of bedrooms. Your buyer wants a house that fits their needs, and home financing that does, too.

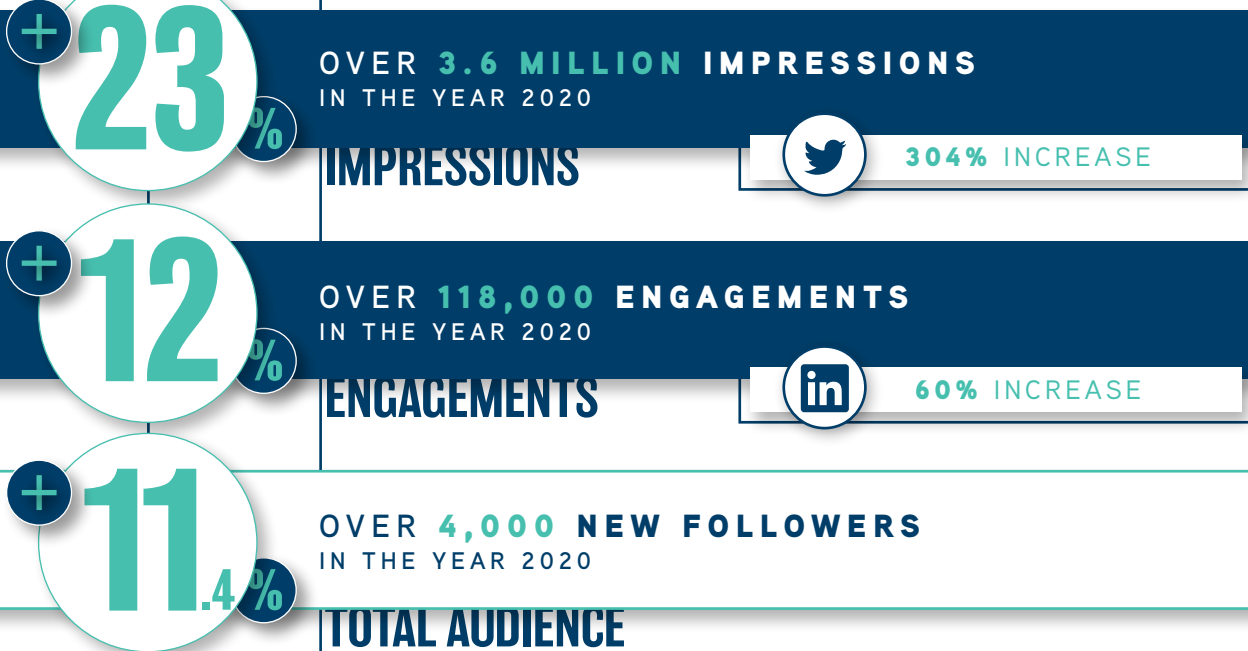
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- First-time homebuyers
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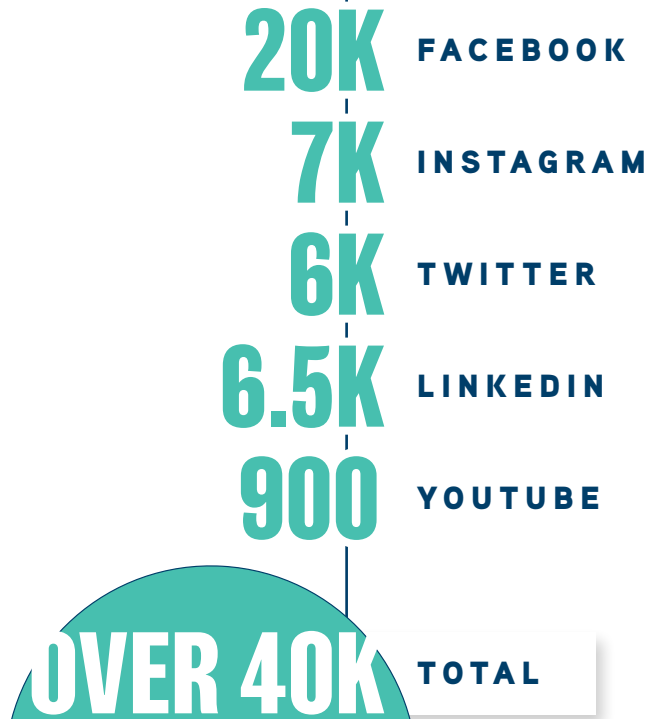
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2020^o Social Engagement



OVERVIEW OF SOCIAL MEDIA FOLLOWERS IN 2020



NAHREP DAY OF SERVICE

#NAHREGIVESBACK

March 2020

In honor of Cesar Chavez Day and
Ernest J. Reyes Day

Thank you to all who joined the NAHREP familia in performing a safe act of service August 19 - 23, 2020 for NAHREP Gives Back, sponsored by Citibank! We made a difference without leaving home and honored Principle 9 of the #NAHREP10, be generous with people who are less fortunate. A big thank you to Citibank for sponsoring this important event.

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As a Platinum Member you are able to enjoy exclusive benefits that will assist you in developing relationships and growing your business and career. As the largest minority trade group in the real estate industry, we give you access to the people, policies, and processes that will give you an edge for the future.

KEY PLATINUM BENEFITS

UNIVERSAL MEMBERSHIP

Entrance to any NAHREP National or Chapter event at the discounted member rate

EXCLUSIVE CONTENT

Key workshops, educational sessions, and webinars presented by industry leaders

ACCESS TO THE LEADERSHIP ACADEMY

Eligibility to register and attend NAHREP's exclusive leadership training, and become a part of an elite group of professionals

PRIVATE NETWORKING OPPORTUNITIES

Admission to private receptions at all NAHREP National events

NAHREP 10 ONLINE COURSE

Complimentary access to the 3-part NAHREP 10 online course, covering the wealth disciplines, principles of financial management, and public speaking skills

PAVING THE WAY:

CENTURY 21® Latina Leaders Empower Tomorrow’s Real Estate Entrepreneurs

The real estate industry serves communities across the country with one common goal – help Americans achieve the dream of home ownership. The diverse makeup of homebuyers and sellers has never been more prominent; and when it comes to delivering the extraordinary, the power of representation has never been more important. Century 21 Real Estate is proud to honor the diverse communities we serve and the relentless professionals who represent us on the front lines.

We sat down with three top-performing Latina business leaders and 2020 NAHREP Top 250 honorees, **Peggy Clemente** of CENTURY 21 Keystone Realty, **Paulina Hurtado** of CENTURY 21 Global Connections Realty and **Peggy Pratt Calle** of CENTURY 21 North East, to learn what drives them and how they’re breaking barriers for future generations of Hispanic real estate entrepreneurs.

In the world of entrepreneurship, we know that mentorship is a critical factor in driving success. How has this played a role in your career?

PRATT CALLE: Throughout my career, I have learned that you can find mentors anywhere. From my first broker to a loan officer I worked with earlier on, inspiration came from both within and outside my office. Today, I am proud to mentor young Latinas looking to make their way in business. It is so important to pay it forward.

HURTADO: Having a support system is critical to succeeding in any career. I was lucky to have an extremely supportive father who encouraged me to get my real estate license. I had the chance to work side-by-side with him in the same office learning the business from the ground up. I owe a lot of my success to him and the support of other great agents throughout my career. Now I make it a part of my mission to mentor the agents in my office and truly commit to their success.

CLEMENTE: My first broker taught me to do the right thing and always put the interests of our clients’ ahead of our own. When I started my own brokerage, I wanted to be able to pass on the knowledge and experience I had gained over the years to my agents. I’m also a huge supporter of the Century 21 Empowering Latinas scholarship program. When I first heard about it, I was so proud to know that C21 was giving opportunities to talented, smart and hard-working Latinas who wouldn’t typically have the resources to become licensed and start their own business with a globally recognized brand.

HURTADO: My father once told me to “always work hard and push yourself, even when things feel like they will fall apart – you will find a way to make it happen.” My advice to others is to never stop seeking ways to grow. Pursue your dream and use your passion to fuel your desire for success. Real estate is not easy but determination and hard work will get you there.

CLEMENTE: The best advice I received was preparation meets opportunity and failing to plan is planning to fail. To others, I’d say: believe in yourself, never give up and never stop learning; be honest, do for your clients what you would do for yourself and surround yourself with likeminded people who help you rise.

PRATT CALLE: The best advice I got was simple: stay true to yourself. For those starting out, always help your client to do what’s best for them and their family. Even if it means, in that moment, that you’re not making money, trust me it will come back to you tenfold.



Peggy Clemente



Paulina Hurtado



Peggy Pratt Calle

What can today’s real estate agents do to drive growth within the Hispanic market?

CLEMENTE: The top three things you should do are: understand the culture and what drives them, provide value by educating your clients and most importantly become involved within the Hispanic community.

HURTADO: One of the most important things that agents can do is to gain the trust of the Hispanic community by being supportive, knowledgeable and available. Many members of the community are faced with language barriers, lack of knowledge of the laws related to real estate and loan qualification requirements. As agents, it’s up to you to provide this information in a way that is relevant to them and serve as their guide as you help them achieve their dream of home ownership.

PRATT CALLE: The first thing you should do is educate yourself, whether it’s taking advantage of online classes or joining organizations such as NAHREP, to gain that understanding of both the industry and the culture. Then, most importantly, really listen to your clients. Learn what worries them, what drives them and put their needs first.

What do you envision for the future of your own business?

CLEMENTE: My goal is to grow a multicultural brokerage of highly skilled and educated professionals that goes above and beyond to meet their clients’ and community’s needs, goals and expectations.

PRATT CALLE: I run a small team. My vision is for them to grow and learn as much from me as possible so that they can prosper in their own businesses. Building a team that is empowered and self-sufficient also allows me to free up my own time to focus on growth.

HURTADO: My vision is to create an environment where my agents can grow and become successful, not just professionally but on the personal side as well. My desire as a leader is to influence those around me, instill the desire to achieve and provide the tools necessary to do that. My ultimate vision is to achieve greatness as a team!

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GROWING HISPANIC HOMEOWNERSHIP TOGETHER

WRITTEN BY RITA VENTRESCA, HEAD OF STRATEGY AND HOMEOWNERSHIP GROWTH, WELLS FARGO HOME LENDING

It's difficult to overstate the value of homeownership.

Owning a home can help bring about financial security, stable communities, and – most of all – a safe, comfortable place to live, learn, and grow.

2020 has been a year defined by uncertainty. But even against such a volatile backdrop, the opportunity to grow homeownership remains strong. Amid low interest rates and sky-high demand for both new and existing homes, millions of families across the nation are working hard to make the dream of homeownership a reality.

The opportunity to grow the homeownership rate among the Hispanic community is particularly pronounced. And Wells Fargo – alongside strategic partners like the National Association of Hispanic Real Estate Professionals (NAHREP) – is working hard to help realize the opportunity at hand.

Make no mistake: the Hispanic homeownership landscape is showing steady improvement. According to NAHREP's annual State of Hispanic Homeownership Report, the Hispanic homeownership rate increased from 45.6% in 2015 to 47.5% in 2019. Hispanics are also the only demographic to see a homeownership rate increase for five consecutive years.

These are significant gains – and there's so much more room to grow.

The demographic trends in support of further growth are unmistakable. There are now close to 60 million Hispanics in the United States, or roughly 18 percent of the total population. 435,000 new Hispanic households were formed in 2019 – almost a third of all household growth for the United States.

The indicators for continued growth are strong. But we can't sit back and wait for time to deliver the progress we all seek. To realize our full potential, we have to take action – together. Partnership can take many forms – from working together to deliver financial education to developing lending products and services that meet the distinct and diverse needs of the Hispanic community.

Every action we take can help break down barriers and create more homeowners.

One such action is our commitment, launched in 2015 alongside NAHREP, to lend \$125 billion in mortgages over 10 years to Hispanics. We also made a similar, \$60 billion lending commitment focused on growing African American homeownership.

Since launching the commitment, we have helped more than 163,000 Hispanic families become homeowners with \$41.3 billion in funding and \$7.5 million has been invested in homebuyer education and counseling initiatives.

Wells Fargo is also proud to be a part of Project REACH, which stands for Round-table for Economic Access and Change.

The group, convened by the United States Department of the Treasury's Office of the Comptroller of the Currency (OCC), seeks to identify and reduce barriers that prevent full, equal, and fair participation in the nation's economy.

Wells Fargo is leading the affordable housing working group within Project REACH, and we are enthusiastic about the opportunity to launch programs – including the new Dream. Plan. Home.SM closing cost credit – that will help address inherent policy and structural issues that stand in the way of homeownership at the national and local levels.

We're also working within Wells Fargo to launch exciting new offerings that will help open the door to homeownership to even more aspiring homebuyers.

There's no doubt that the economic pain caused by the pandemic has impacted housing security and affordability for many. As the nation recovers, support for those impacted will remain critical. Wells Fargo Foundation has provided more than 1,200 grants in support of nonprofits like UnidosUS to help keep more than 100,000 homeowners and renters housed.

Wells Fargo's Social Impact and Sustainability team's efforts to address the housing affordability crisis includes expanding the capacity of housing counselors to respond to renters and homeowners, supporting nonprofits that provide affordable rental homes and services, and support for legal aid organizations to provide representation for renters at-risk of eviction.

It is important that stakeholders across the housing spectrum work together to address the challenges of the day – and to realize the opportunity on the horizon.

By working together, we can help more Americans achieve and sustain the dream of homeownership. ■



Rita Ventresca

is head of Strategy and Homeownership Growth for Wells Fargo Home Lending, where she leads development and execution of national strategies to grow homeownership among low-to-moderate income and minority borrowers and communities.

2020 Media Mentions

OUR MEDIA RELATIONS GOALS WERE TO:

- 1 Push greater engagement with both trade and mainstream media.
- 2 Connect our team and our leaders more directly to key journalists
- 3 Emphasize our thought leadership – especially NAHREP reports

NUMBER OF ARTICLES WRITTEN

33

REPORTS
PUBLICATIONS, TOP 250, SURVEYS

NAHREP reports are an industry standard. State of Hispanic Homeownership Report (SHHR) and State of Hispanic Wealth Report (SHWR), Top 250 and the joint Turner Center survey appeared in over 33 articles. Some also appear in the 16 Advocacy & Issues mentions.

25

LEADERSHIP
THE PEOPLE OF NAHREP

NAHREP leaders are highly sought after for their expertise. Their views appear in national and regional trade and mainstream media. Many of the articles are Q&A or profiles addressing the challenges of increasing Hispanic homeownership.

16

POLICY
ADVOCACY & ISSUES

NAHREP advocates on issues that are critical to increasing Hispanic homeownership. Increasingly, the National Advocacy Committee leadership's views appear in trade publications such as Scotsman Guide, RISMedia, MPA.

9

CHAPTER
INDIVIDUAL CHAPTER HIGHLIGHTS

NAHREP chapter leaders embody the local voices of Hispanic real estate professionals. Their voices are increasingly being heard in the media.

8

EVENTS
NAHREP AT L'ATTITUDE, ONLINE EVENTS

NAHREP events were primarily virtual in 2020 and caught the attention of media.

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START

Do you want to focus on chapters or national?

Chapters!

National!

Been there, done that!

Do you want to take a closer look at NAHREP events?

Absolutely!

Not today

Help at events!

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Policy!

Wealth building!

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Become a Certified Trainer!

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Are you interested in chapter leadership?

You know it!

Not yet

Is NAHREP a part of your town already?

Not yet

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Join a chapter board!

nahrep.org/chapters

HOW NAHREP IS HELPING HOMEOWNERS DURING COVID-19

WRITTEN BY SARA RODRIGUEZ, PRESIDENT, NAHREP, AS SEEN IN THE MODERN WELLNESS GUIDE

NAHREP's mission is to promote sustainable Hispanic homeownership. Even before the COVID-19 pandemic, we have strived to serve all our members, sponsors, and stakeholders with programing, advocacy, and resources that help drive that mission.

Since COVID-19 first began to appear in the United States, the National Association of Hispanic Real Estate Professionals (NAHREP) has been hard at work with advocacy, membership support, and leadership to address the challenges this pandemic presents.

Advocacy

In an effort to advance sustainable homeownership for Latinos, NAHREP focuses on three pillars of advocacy:

- Promoting access to affordable home loan financing — particularly for first-time homebuyers
- Increasing the supply of housing inventory, with an emphasis on spurring the production of entry-level, owner-occupied housing
- Championing fair and equitable immigration policies

As Latinos face an outsized share of pandemic-related hardship, ranging from some of the highest rates of COVID-19 infection to a disproportionate share of layoffs, NAHREP has called for critical stimulus supports to prop up small businesses and the Latino workforce, which will be critical to the nation's economic recovery.

Throughout the pandemic, NAHREP has called on the U.S. Congress and the administration to prioritize support to minority-owned small businesses, including independent contractors, through the Paycheck Protection Program. NAHREP has also advocated to minimize attrition of the Hispanic homeownership rate by expanding forbearance options for borrowers, and ensuring clarity and fairness in the loss mitigation process.

NAHREP has also supported the rescinding of harmful credit overlays that limit access to credit, and providing direct cash stimulus payments, including to mixed-immigration status families that include ITIN holders.

In addition, NAHREP has advocated for policies that ensure the housing industry can remain operational in this changing environment. This includes facilitating remote online notarization (RON) technology for remote mortgage closings, creating a liquidity facility for mortgage servicers to support the growing number of forbearances, and programs to support small "mom and pop" landlords struggling to cover operational costs and are at risk of losing critical wealth building assets to large-scale investors.



Support to members

Amidst the pandemic, NAHREP recognized that the way we do business has to adapt. Some of the greatest breakthroughs of all time came at times of great adversity.

NAHREP has not only pivoted to a digital environment, but has overhauled the way we communicate and bring value to our members. For example, the NAHREP COVID-19 resource center provides detailed information and full FAQs that help members navigate ever-changing developments.

Gone are the days of executing only in-person events. Instead, NAHREP has created hours of digital content, unique to each marketplace, and interactive for members and stakeholders to continue opportunities to network and build their businesses.

Each fall, NAHREP hosts a one-of-a-kind conference that attracts more than 5,000 of the most successful leaders in our industry. This year, the NAHREP Sales Mastery, Real Estate and Wealth Conference at L'ATITUDE (held Sept. 24-27) will be even more innovative. With live, full-production stages in three different cities across the country and a custom-built digital event platform that will transform the attendee virtual experience, this event is going to shake up the industry.



Leadership

NAHREP is proud to have a strong and diverse leadership team. Most recently, NAHREP president Sara Rodriguez was awarded HousingWire's Women of Influence award for the second year in a row, making her the first NAHREP leader to win this award multiple times.

Other powerful Latina business owners serving on NAHREP's national board of directors include Nora Aguirre, Oralia Herrera, Nuria Rivera, Neily Soto, and Alicia Trevino. Women comprise more than half of NAHREP's executive and senior management teams, and 62 percent of all 2020 chapter presidents are women.

Each year, NAHREP's Top 250 list recognizes the top Latinos in the real estate and mortgage industry. In 2020, 46 percent of the Top 250 Latino agents in the nation were women. Between both the agent and mortgage originator reports, 384 women were recognized for their dedication in closing an impressive amount of transactions in the 2019 year. For the past three years, Lizy Hoeffler has ranked in the NAHREP Top 250 Mortgage Originators report as the No. 1 Latino mortgage originator in the United States.

As part of our innovative digital content, NAHREP will be hosting a Latina entrepreneurship series that will feature top female executives and producers in our industry, sharing their stories, challenges, and experiences that have brought them to success.

Despite this year's pandemic-induced challenges, NAHREP continues to promote sustainable Hispanic homeownership in 2020 and beyond.



Sara Rodriguez

is the 2020-2022 NAHREP President, the CEO/Owner of Titan Title, and a partner at Mendez Rodriguez, PLC. Her practice specializes on all matters related to residential and commercial real estate transactions. She served as 2016 President of NAHREP Northern Virginia and has served on the chapter's board of directors since 2013 in various leadership roles. Additionally, she serves as a national chapter coach.



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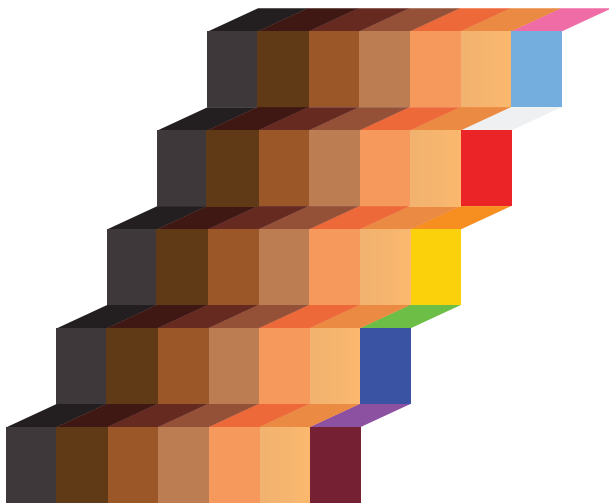
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If recent events have taught us anything, it's this: we have more work to do. Racism is real, tragically so. Discrimination, in all its forms, still casts a long shadow in this country, and too many are being denied the opportunities that all Americans deserve. Our commitment to the diverse communities we serve starts with a Code of Ethics. Our code sets a higher standard for fairness in housing than any federal law, it's backed by a culture of member accountability, and it extends to our work on Capitol Hill, where we continue to advocate for meaningful change.

At the National Association of REALTORS® we believe that fairness is worth fighting for, and we won't stop until the fight is won. Because that's who we are.

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in real estate, we urge you to report it.**

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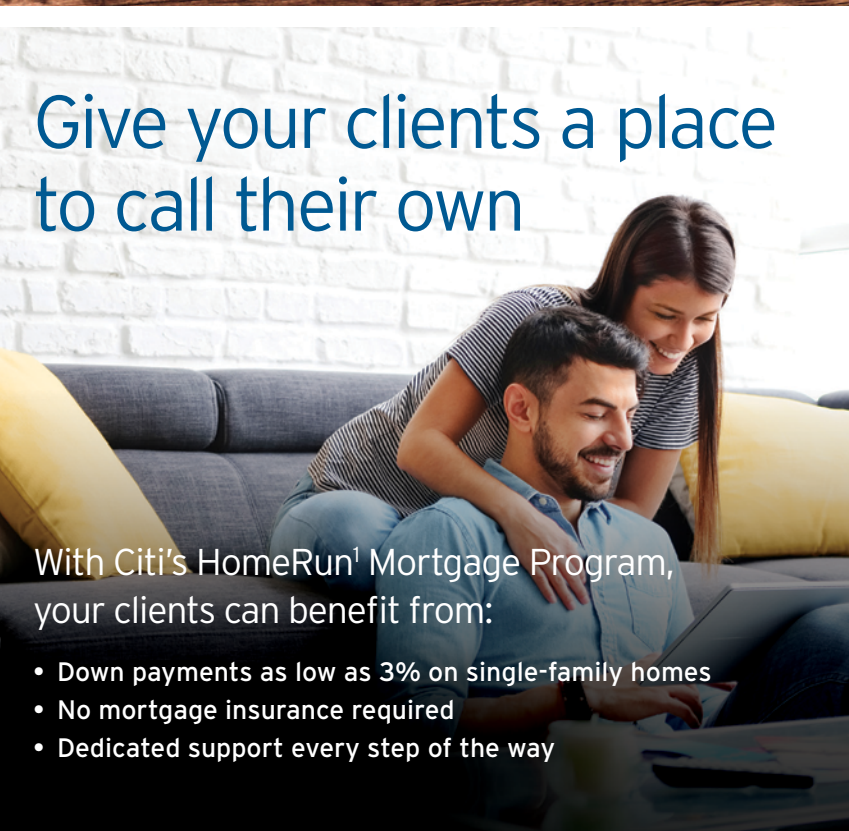




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Celebrating Outstanding NAHREP Chapters
2020 Chapter Awards

NAHREP **PHOENIX**

NAHREP LAKE COUNTY
ROOKIE CHAPTER OF THE YEAR

NAHREP LA SOUTH BAY
ADVOCACY CHAPTER OF THE YEAR

NAHREP CENTRAL FLORIDA
NATIONAL ADVOCACY COMMITTEE AWARD

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NAHREP 10 Certified Trainer Program in Full Swing

THE HISPANIC WEALTH PROJECT CREATED THE NAHREP 10 PRINCIPLES in an effort to provide culturally relevant financial education for the Latino community. We recognized that while Hispanics were closing the income gap, we have yet to close the wealth gap. The NAHREP 10 disciplines are a roadmap for economic prosperity and the building of generational wealth.

The NAHREP 10 Certified Trainer program is a platform for NAHREP leaders to expand the reach of the wealth disciplines outside of NAHREP's network. Over the last year, 50 NAHREP leaders have taken online class curricula, undergone an extensive

Certification Process:

- 1 Fill out an application
- 2 Complete the 3-part web-based course
- 3 Produce a 5-minute video presenting the NAHREP 10
- 4 Participate in a face-to-face digital interview

Since the inception of the program, NAHREP 10 Certified Trainers have reached a wide variety of audience members, both virtually and in person. Participating in over 225 workshops, the NARHEP 10 Certified Trainers have reached over 11,000 live audience members to date. When including other forms of media, such as podcasting, broadcast radio, and online videos, the NAHREP 10 Certified Trainers have shared the NAHREP 10 with more than 85,000 unique audience members nationwide.

NAHREP 10 Certified Trainers Have Spoken At:

- ✓ Corporate events
- ✓ Board meetings
- ✓ Non-profit events
- ✓ High schools and colleges
- ✓ Churches
- ✓ Family meetings
- ✓ First-time homebuyer seminars
- ✓ Broadcast radio
- ✓ Podcasts
- ✓ Social Media

2021 NAHREP 10 Mentorship Program

As a phase 2 of the NAHREP 10 Certified Trainer Program, the Hispanic Wealth Project will be launching a mentorship program where individuals can sign up for one-on-one coaching on their personal NAHREP 10 journey. As a part of this initiative, the HWP will be creating a series of interactive lessons for each of the NAHREP 10 disciplines, all designed to inspire goal setting, introspection, and solid financial foundations.

2020 NAHREP Certified Trainers

50
CERTIFIED TRAINERS

225
WORKSHOPS

11,000
LIVE AUDIENCE MEMBERS

85,000
IMPRESSIONS NATIONWIDE

AND COUNTING

- | | |
|------------------------|--------------------------|
| Christopher Almaraz | Imelda Manzo |
| Atila Almeida | Mariella Massa |
| Ricardo Cabrera | Carmen Medina |
| Yesenia Celestino | Bernie Miller |
| Joanne Crespo | Carla Moreno |
| Rose Ann Djelmane | Andres Ospina |
| Cid Fernandez | Kelly Ospina Gomez |
| Francisco Fernández | Claudia Pastor |
| Jona Gamboa | Ricardo Peinado Jr |
| Hipolito Garcia | Camelia Peña Rivera |
| Victoria Garcia DeLuca | Marite Perez |
| Diana Gomez-McGurk | Pablo Picasso |
| Kevin-James Gonzalez | Peggy Pratt Calle |
| Lynn Goss | Lucy Quiñones |
| Rick Guerrero | Isabella Rivera-Quiambao |
| Lucy Guzman | Tash Salas |
| Eric Haddock | Nancy Scovotti |
| Sandy Holguin | Rebecca Soto |
| Justine Jimenez Garcia | Josue Soto |
| Raquel Lavender | Alexander Varela |
| Marta Loachamin | Memo Vargas |
| Lexi Lopez | Joe Velazquez |
| Ivelisse Lopez | Charles Villafana |
| Lance Maiden | Carlos Willcuts |
| Aixa Malavé | Maria Zabala |



Lexi Lopez
NAHREP 10 Certified Trainer
Senior Manager, Awards & Recognition,



IMPACTING THE FUTURE

As America's largest mortgage lender,¹ Rocket Mortgage® has helped millions of people get the home of their dreams. We know that where you live matters, and we're proud to commit to expanding fair and equitable access to homeownership so that all people have the opportunity to achieve the American dream. Because of that, we're allocating greater resources toward reaching the Hispanic community.

With the national launch of our Rocket Can™ campaign in 2020, we developed an accompanying Spanish-language campaign, Rocket Puede™. Rocket Puede™ is the Hispanic in-culture and in-language campaign for the Rocket Mortgage® brand that will launch in late 2020.

This campaign was created with consideration for Hispanic cultural context and audiences. Three spots were developed with multigenerational and diverse casting, including backgrounds ranging from

Latin American and Afro-Caribbean to Mexican American.

Our first concept focuses on the cultural insight that women in Afro-Caribbean families are in charge – they're the "jefa" of the house. We see the mother making the decisions and taking control of the home buying process for the family. With the support of Rocket Mortgage®, she's able to have confidence in the offer she makes on a new home.

We also explore the support we offer to clients throughout the entire home buying process. So in our second concept, when we see the grown-up son in a Latin American family move out on his own, the rest of the family can be sure that he won't be going on his home buying journey alone – Rocket Mortgage® will support him throughout the process. For our third concept, we see a Mexican American couple living in a small apartment that doesn't offer the space

they need to host social gatherings with family and friends. They're looking for more room to accommodate the expanding communal table. Rocket Mortgage® is able to help them with their needs and provide real mortgage options.

In the home buying experience, important financial decisions are connected to our families, relationships and strong role models in the household. Owning a home is empowering and deeply tied to life's moments. Through support, assurance and capability, Rocket Puede™ shows how meaningful the journey can be. Support, assurance and capability are what we offer, and they're influenced by the ideals we live by as a company: our ISMs.

Our ISMs are the 19 pillars that not only form our culture but are the philosophies behind our approach to business, and they carry through in everything we do.

Do The Right Thing

The Rock Family of Companies understands the value in investing in the future – after all, that's what homeownership is about. We've made a commitment to invest in Hispanic communities across the country to impact the future of homeownership.

Every Client. Every Time. No Exceptions. No Excuses.

Rocket Mortgage® offers a client experience like no other. In fact, for 10 years in a row now, J.D. Power has ranked us highest in the nation in customer satisfaction for Primary Mortgage Origination. And for the seventh year in a row, they also ranked us highest in the nation for Mortgage Servicing.² We've been able to grow our Spanish-language Servicing team

exponentially in recent years to provide clients with options that are best suited for them. By offering continuous support in English and Spanish, clients can have the assurance that no matter where they go, Rocket Mortgage® is available to help.

Obsessed With Finding A Better Way

Mobile devices and technology have changed the mortgage process for the better, providing more ways to access information and services. For the Hispanic community, the mobile-first digital platform of Rocket Mortgage® provides a complete online experience – so wherever and whenever you need us, we're here for you. But we wanted to do more to simplify the home loan process for the Hispanic community. We've been working hard to convert our

library of resources – like our Home Buyer's Guide and helpful blog articles – into Spanish. Communication is key when it comes to buying a new home, and we do everything we can to make the mortgage process simple for our clients.

We Are The "They"

We've dedicated our recruitment efforts in the Hispanic community to develop a more diverse workforce. By having representation in our recruitment messaging, as well as making sure our messaging is reaching our target audience, we're seeking more voices to enrich our workplaces. We believe that diversity creates a better atmosphere for growth.

We're incredibly proud of how Rocket Puede™ celebrates the diversity of our clients and reflects our commitment to the Hispanic community.

ROCKET Mortgage



¹Based on Quicken Loans data in comparison to public data records.

²Quicken Loans received the highest score in the J.D. Power 2010 – 2019 (tied in 2017) Primary Mortgage Origination and 2014 – 2020 Primary Mortgage Servicer Studies of customers' satisfaction with their mortgage sales experience and mortgage servicer company, respectively. Visit [jdpower.com/awards](https://www.jdpower.com/awards).

Building the Future of Housing

WRITTEN BY STEVE LUJAN, DIRECTOR, MULTI-CULTURAL BUSINESS, RADIAN

THE MELTING POT THAT IS AMERICA continues to become more and more diverse each year. Corporations across the country are working hard to learn about the unique needs of these diverse communities. In the real estate industry, we are witnesses to how the landscape of our country and the demographics of the communities we serve is changing significantly, in both the near and longer terms.

Now, more than ever, it's up to us as an industry to develop a strategy that not only caters to our diverse markets, but also supports and enriches these same communities. This means giving back, taking an honest look in the mirror and hiring the diverse talent that represents the communities we serve.

For any business, it's easy to get caught up in the numbers. In real estate, we're always asking: "What does my market look like? What is the average household income of my community? What is the average age of my market?" While this information is key to understanding the financial side of doing business, too often we forget the emotional and empathetic sides of doing business, thinking they do not play a significant role, until they do...and usually because a competitor focused on them first.

While we know that access to credit and affordable inventory are crucially important for homebuyers, I believe it is just as important for the professionals of the real estate industry to begin looking more like the world around us.

As most real estate professionals know, homebuying is about trust and connections. Most of us would agree that purchasing a home is just as much of an emotional investment as it is a financial one. Yet when it comes to understanding the former, we don't often factor this into our company's strategic plans.

Whether it's through word-of-mouth, an advertisement or sheer luck, genuinely relating to the person or company that wants your business is critical in today's time. Many homebuyers want someone that looks like them, speaks their language and understands their culture. That kind of connection can help build long-term relationships and build the trust that is so crucial to our industry. As demographics continue to evolve, I believe it will be critical for companies within the real estate industry to better understand what creates such trust and comfort.

Over the course of the next 10 years, 75 percent of new households will be racially and ethnically diverse. Not only is it important to appeal to these potential customers from a business perspective, I also believe that we have a moral obligation to help ensure the American dream is achievable for everyone.

A great place to start is by evaluating your existing workforce. I believe a company's Inclusion & Diversity (I&D) priorities should begin at the top and work their way through the entire organization. Our C-suites, our field teams, our boards and everyone in between should reflect the world we live in. This will help us serve all markets as effectively as possible, particularly knowing that diversity of thought breeds successful ideas and innovation.

With all the changing demographics of our country and industry, a commitment to I&D should not be a short-term goal because it looks good on paper and will serve a company's bottom line, but rather a long-term goal because it is the right thing to do. ■

OVER THE COURSE OF THE NEXT 10 YEARS, 75 PERCENT OF NEW HOUSEHOLDS WILL BE RACIALLY AND ETHNICALLY DIVERSE.



Steve Lujan

Steve has over 25 years of Real Estate experience, covering Commercial and Residential Tax Valuation, Real Estate Investing and development of Affordable housing, Origination, Product Development & Training, and industry-wide relationship management.

Prior to joining Radian Guaranty, Inc., Steve worked at Fannie Mae for six years as a Business Manager.

Steve has his MBA from the University of Texas at El Paso, as well as his bachelor's degree in Finance, with a Real Estate concentration.



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