

# SOMOS

• **nahrep**

2022 EDITION

## NAHREP: Year in Review

**A Look at the Numbers**

Social Engagement

In the Media

Membership

Revenue and Expense

**Top  
Latino-Owned  
Business  
Spotlights**

**Gary  
Acosta  
Media**

**Check out Gary's new podcast:**

**GOVIES,  
PLUTES,  
& GANGSTERS**

+

**Update on NAHREP's  
Regions and Chapters**

Special Feature on the  
Hispanic Wealth Project

*Pg. 103–111*





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## 04–09 **NAHREP TOP LATINO-OWNED BUSINESS SPOTLIGHTS**

### 10–52 **NATIONAL**

10	Day of Service	32	Annual Partners
11	Ernie J. Reyes	34–37	Corporate Members
12–13	History Timeline	40	NAHREP Alumni
17	President's Message	41	NAHREP Community
18–21	Year in Review	44–48	Gary Acosta Media: Blog and Podcast
22	Volunteering Promo	49	NAHREP Platinum
23	NAHREP National Presidents	50–51	NAHREP Staff
24–25	NAHREP NBOD	52	Revenue & Expense
28–29	NAHREP CBOG		

## 54–59 **LEADING TO 44 SPOTLIGHT & THE IMPACT**

### 62–71 **REGIONAL**

62–63	Regional/Chapter Map	70	Regional Partners
64–69	Regional Events	71	NAHREP RCBOG

### 74–83 **CHAPTERS**

74–79	NAHREP Chapters Presidents	82	Chapter Awards
80–81	NAHREP Chapter Coaches	82–83	New Chapter Growth

### 86–89 **CERTIFIED TRAINERS**

86	NAHREP 10 Certified Trainers (Class of 2023)
87	NAHREP 10 Certified Trainer Program in Full Swing
88–89	NAHREP 10 Certified Trainers Numbers

### 79–82 **ADVOCACY**

91	What is the NAC?	93	NAC Numbers
92	NAHREP NAC Regionals	94	NAC Blog

### 96–100 **TOP 250**

96	What is Top 250?
97	Top 250 Top Producing Chapters
98–99	Top 250 Numbers

### 103–111 **HISPANIC WEALTH PROJECT**

103	What is the HWP?	107	HWP Angel Investor Community
104	HWP Partners	108–109	HWP Symposiums
105	HWP BOD	110–111	HWP Summit Event
106	HWP Wealth Disciplines		

52

Revenue & Expense

64–69

Regional Events

82–83

New Chapter Growth

88–89

NAHREP 10 Certified Trainers Numbers

93

NAC Numbers

98–99

Top 250 Numbers

# Table of Contents





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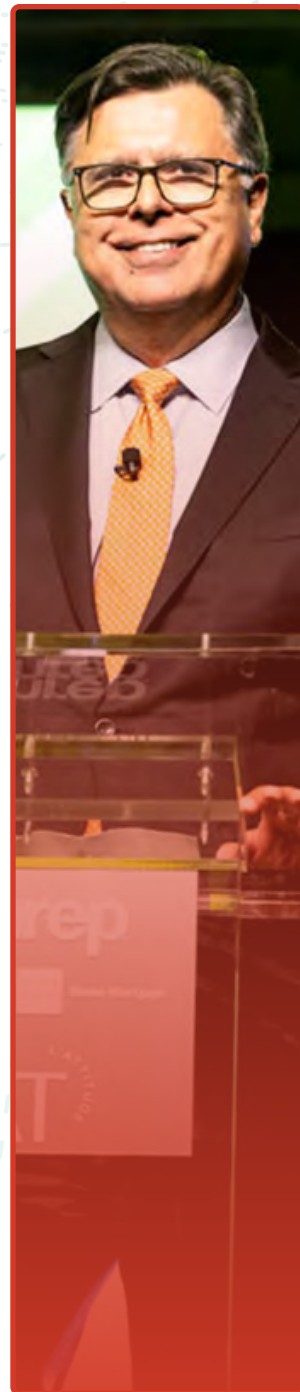
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In its **sixth annual edition**, we are proud to release the  
**2022 SOMOS NAHREP annual report and magazine.**

# Contributors

Love the magazine? Download the digital version: [nahrep.org/magazine](https://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 homebuyers & 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







# 2022 NAHREP

## Top Latino-Owned Business Spotlights







## PARAMOUNT RESIDENTIAL MORTGAGE GROUP (PRMG)

Mortgage Lending

BUSINESS OWNER: **PAUL ROZA**  
YEARS IN BUSINESS: **21**  
**CORONA, CA**

### HOW DOES YOUR BUSINESS SUPPORT LATINO HOMEOWNERSHIP?

We are one of the largest IMBs in the United States that focuses on lending to the Hispanic community.

### ABOUT PAUL ROZA

My mother has been the primary inspiration throughout my entire life. She came to this country from Colombia alone and with nothing. Witnessing her work ethic, entrepreneurial spirit and commitment to her family instilled a sense of responsibility in me as a young man that extends not only to my own family, but my PRMG work family as well.

If I were to describe what sets me apart as a business owner, it is my unyielding passion and commitment to all those who rely on me, while always remaining "comfortable doing the uncomfortable." This has enabled me to make the necessary decisions to survive when others could not and thrive while others did not.

### ABOUT ARMANDO FALCON

I have been involved in the housing finance sector for over 30 years as legislative counsel, head of a housing finance regulatory agency, and now as a consultant to the mortgage industry and government mortgage programs. I started my firm to help solve industry problems and promote homeownership, especially affordable housing, given the power of homeownership to improve lives and communities. I have a unique combination of legal, legislative, regulatory, and now private sector experience that enables me to provide strategic advice and technical assistance to clients. I continue to aggressively grow my firm to have a greater impact on promoting homeownership and industry best practices.

## FALCON CAPITAL ADVISORS

Management Consulting Firm for the Residential Real Estate Market

BUSINESS OWNER: **ARMANDO FALCON**  
YEARS IN BUSINESS: **17**  
**ALEXANDRIA, VA**

### HOW DOES YOUR BUSINESS SUPPORT LATINO HOMEOWNERSHIP?

The growth of the Latino community is driving demand for housing, especially affordable housing. My firm's work to improve the housing finance system and remove barriers to homeownership for low- and moderate-income communities will have a direct impact on increasing Latino homeownership.



## QUANTUM REALTY GROUP

DBA CENTURY 21 JORDAN-LINK & CO. AND DBA CENTURY 21 C. WATSON

Real Estate Brokerage

BUSINESS OWNER: **MICHAEL GUTIERREZ**  
YEARS IN BUSINESS: **46**  
**VISALIA, CA**

### HOW DOES YOUR BUSINESS SUPPORT LATINO HOMEOWNERSHIP?

We believe in homeownership across all demographics. We teach our agents how to become and help others become homeowners and investors.

### ABOUT MICHAEL GUTIERREZ

When my parents migrated to this country from Mexico, we stayed with friends and family. We were effectively homeless. Now I co-own a real estate brokerage in the same fertile valley where we worked as migrant farm laborers. What more can we say about achieving the American dream?

**TIP**

Make sure you are looking at trends and do your best to control the narrative your clients are hearing. Real estate is a hyper local business and what's happening in your hometown may be completely different than what you see happening on social media or the news. We have invested more time and effort into making sure our agents know what to say, how to say it and how to spread the word using social media.

In any economic drawback consumers are looking to save money too. So we try to provide more service than ever before. We have discussions with our agents to make sure they understand how to present their value proposition to their clientele. We must deliver on promises we make to clients and we are holding the line and saying no to prospects who do not see our value. Do not compromise on your values and sell yourself short. If you do, before too long that will be your new normal and you may irreparably hurt your business or reputation.

**AVOID**

#### ABOUT JUAN MARTINEZ

President of Century 21 Americana, Juan Martinez is a proven leader in the real estate industry. His impressive career in real estate is a direct result of his personal commitment to excellence. He ascended from a successful agent closing 4,000 transactions and earning \$16 million in commissions to leading the current number one Century 21 firm in the Southwest region.

Under Juan's leadership, Century 21 Americana received numerous awards and trained hundreds of agents who have subsequently earned \$100,000+ a year.

Juan is laser-focused on his goal to build an innovative company devoted entirely to training and coaching superstar agents who have the desire to generate a six-figure income.

He has a passion for NAHREP, previously serving as President and named the #1 producing Latino Real Estate Agent in the country per the NAHREP Top 250 list in 2011.

#### TIP

Dream big, work hard and stay focused! Keeping a business successful is loving your business and nurturing your business, continuously working towards simplifying your business. Spend 80% of your time driving business, be a student of your industry and outwork your competition. #1 Prospect a lot, #2 Control your expenses, #3 Spend less than you have coming in, #4 Be debt free, #5 Go back to #1

Don't get into long term commitments, work hard to stay out of debt, monitor your expenses daily and never stop business development.

#### AVOID

## CENTURY 21 AMERICANA

Real Estate Brokerage

BUSINESS OWNER: **JUAN MARTINEZ**  
YEARS IN BUSINESS: **22**  
**LAS VEGAS, NV**

#### HOW DOES YOUR BUSINESS SUPPORT LATINO HOMEOWNERSHIP?

Century 21 Americana is a full-service brokerage specializing in serving the Latino community and developing its salespeople into professional, productive, and profitable salespeople.



## ADVANCED HURRICANE TECHNOLOGY, INC.

Hurricane Protection Manufacturer

BUSINESS OWNER: **JAIME AND FERNANDA ZABALA**  
YEARS IN BUSINESS: **19**  
**FORT MYERS, FL**

#### HOW DOES YOUR BUSINESS SUPPORT LATINO HOMEOWNERSHIP?

As one of the few Latino-owned hurricane protection companies, we are 80% bilingual, advertise in Spanish and English, and hire many Latinos. We inform our Hispanic/Latino customers of the dangers of hurricanes, as well as how to best protect their homes in their native language, thereby serving this underserved market better than anyone else.

#### ABOUT JAIME AND FERNANDA ZABALA

Jaime and Fernanda Zabala are Ecuadorian immigrants who came to the U.S. in 1993 with \$600 in their pockets and a dream to pursue the American dream. In 2003, they started Advanced Hurricane Technology (AHT), and since its inception, AHT has been guided by its values—fairness, honesty and quality—which are embedded in the way they operate day-to-day, the products they manufacture and sell, and most importantly, in the people who are a part of the AHT family.

#### TIP

Success means different things to everyone... To me it means growth and stability for my family and employees.

My biggest tip is to avoid becoming stagnant. Change, innovation, and risk taking is tremendously important to long term success and companies that don't adapt die off quietly.

Most people make protective or defensive decisions in down markets. The important thing to remember is that all markets offer opportunities, but only to those who are paying attention. Keeping a small reserve will allow you to make the right investments, even when the market turns down.

#### AVOID

#### ABOUT JAIME NACACH

Virtual Latinos helps companies expand, grow, and be successful by leveraging the use of affordable yet professional Latinos who work remotely from their home countries in Latin America. Our goal is to help companies in North America to grow and also help hundreds, and soon thousands of Latinos to improve their lives, standard of living, and be able to reach their personal and professional goals faster thanks to the increased income they receive by working with Virtual Latinos.

#### TIP

To keep your business on track, stick to your core values and mission and create a positive company culture that reflects them. This way, you'll lead the way to achieve your goals and inspire your team to work together towards success!

When the market is down, it's best to avoid taking risks without the right information. Take the time to investigate thoroughly and use all available tools to make informed decisions for your business. This way, you'll be able to navigate the market with confidence and keep your profits up.

#### AVOID

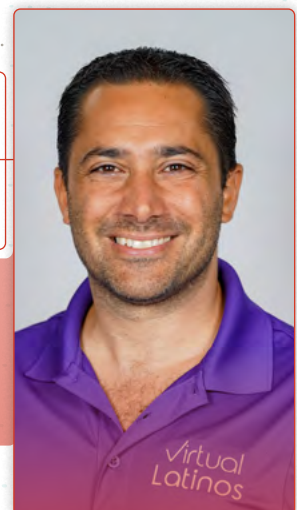
## VIRTUAL LATINOS

Recruitment Agency

BUSINESS OWNER: **JAIME NACACH**  
YEARS IN BUSINESS: **5**  
**SAN DIEGO, CA**

#### HOW DOES YOUR BUSINESS SUPPORT LATINO HOMEOWNERSHIP?

Virtual Latinos provide real estate companies with the help they need to operate, work more efficiently, cut costs, and help existing staff focus on their U.S. clients and their homebuying needs. These companies leave the admin, marketing, and other tasks to our virtual assistants and professionals to help with the rest.







## ONEPATH REALTY

Real Estate Brokerage

BUSINESS OWNER: **ABEL GILBERT**  
YEARS IN BUSINESS: **4**  
**MIAMI, FL**

### HOW DOES YOUR BUSINESS SUPPORT LATINO HOMEOWNERSHIP?

We support Latino homeownership by having a 98% bilingual agent population and providing education and support in both English and Spanish.

### ABOUT ABEL GILBERT

I started my business because I wanted to help as many families as possible own a home. I realized that as a solo agent I could only help a limited number of people, but if I built a team I would be able to impact more people.

### TIP

Reaching "perfection" in your business is an illusion. Stop looking for perfection and instead seek progress. What matters is being better today than what you were a year ago.

P&L clarity is the key to all financial decisions. Avoid continuing to put off having clarity over your financials. Financial clarity will help you anticipate and make sound financial decisions no matter the market conditions.

### AVOID

### ABOUT RICARDO PEINADO, JR.

Suntender Valuations began with the goal of helping people obtain their dream of homeownership. Clients were having problems utilizing existing AMCs because they would not adapt or work with today's speed and required dedication to support their clients, hence Suntender Valuations was born. Suntender Valuations' 24/7, 365 days a year customer service support model sets us apart from the traditional AMC.

Ricardo Peinado, Jr. is motivated by making a positive impact in other people's lives. Ricardo Peinado, Jr. is a 1st generation Mexican American who is the first male in his family to graduate from college. Ricardo didn't learn to read or write in English until the age of 9. Ricardo's upbringing in a Mexican household focused on God, family, and hard work, which is what sets him apart.

### TIP

My recommendations to be successful are be humble, look to help others, work hard each day, and "Your NetWork EQUALS Your NetWORTH."

My recommendations to avoid negative shifts in the market are grow with the market, work harder than before and create new processes for the new market to help others be successful. Your client's/partner's success will lead to your continued success.

### AVOID

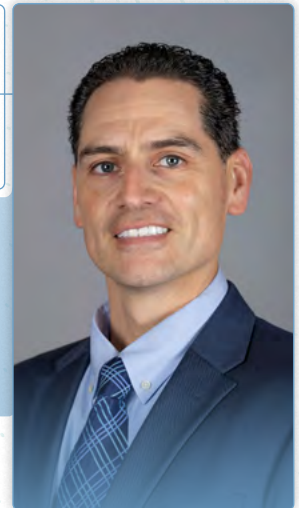
## SUNTENDER VALUATIONS, INC.

Appraisal Management Company

BUSINESS OWNER: **RICARDO PEINADO, JR.**  
YEARS IN BUSINESS: **7**  
**PLEASANTON, CA**

### HOW DOES YOUR BUSINESS SUPPORT LATINO HOMEOWNERSHIP?

Suntender Valuations supports Latino homeownership by providing Appraisal Management Services to many top Latino lending mortgage companies. Suntender Valuations is a minority-owned Mexican-American company and current member of NAHREP, MBA and NAMMBA. Suntender Valuations offers bilingual support and focuses on providing excellent service to all its clients.



## MI CASA REAL ESTATE, INC

DBA RE/MAX MI CASA

Real Estate Brokerage

BUSINESS OWNER: **JOE CASTILLO**  
YEARS IN BUSINESS: **26**  
**CHICAGO, IL**

### HOW DOES YOUR BUSINESS SUPPORT LATINO HOMEOWNERSHIP?

RE/MAX Mi Casa sits in the middle of a growing middle-class neighborhood with many of the homes purchased by first-time Latino homebuyers. Our main focus is to guide these first-time homebuyers into the right home for them. We have done this for over 25 years.

### ABOUT JOE CASTILLO

Joe Castillo is a second-generation REALTOR® growing up in the business that he now loves, talking real estate at the kitchen table, and spending many summers at the office helping his parents. Joe eventually obtained his real estate license at the age of 21 while continuing his studies at the University of Illinois at Urbana-Champaign and the University of Chicago Booth School of Business. Since dedicating himself to real estate in 2005, Joe has received many awards due to his extensive work helping clients through the process of buying and/or selling their home.

Over the years, Joe's role has expanded to include title Managing Broker and Owner. Under his leadership, RE/MAX Mi Casa, RE/MAX In the Village, and RE/MAX Town & Country have steadily grown, topping 1,600 transactions and over \$460 million in sales for 2021, making it a top 40 office in all of Chicagoland.

### TIP

Find like-minded individuals with similar goals that you can mastermind with to help grow your business in a sustainable manner.

Avoid long-term leases or commitments. In today's market, it is important to remain flexible and nimble.

### AVOID



## AGENT DESIGN HOUSE

Marketing Agency for Real Estate Agents

BUSINESS OWNER: **KEIRA FLYNN**  
YEARS IN BUSINESS: **3**  
**NAPLES, FL**

### HOW DOES YOUR BUSINESS SUPPORT LATINO HOMEOWNERSHIP?

We work with Latino agents to help educate their clients when it comes to homeownership. Together, we collaborate on marketing materials, from videos to brochures and email marketing, to ensure that Latinos across the country are provided with value-added content and share all the possibilities and opportunities when it comes to homeownership.

### ABOUT KEIRA FLYNN

Agent Design House is a full-service marketing and design agency for real estate agents. We focus on helping our clients stand out from the competition, get more listings, and have a successful real estate career. Our team has a real estate background and continues to invest in our education so that we can help our clients stay ahead of the curve in today's digital landscape. From postcard mailers to email marketing and social media, we help our clients get found online. We are motivated by the success of our clients and helping them overcome the challenges and obstacles that come with owning a business. As a business owner, I am tenacious and always looking for outside-of-the-box (yet effective) ideas to help my clients and my team grow to the next level.

**TIP**

By continuing to focus on your marketing efforts, you can stay top-of-mind for customers and maintain a competitive advantage when the market picks up again. So don't take your foot off the pedal – keep your marketing efforts strong and be ready for the next upswing.

## Airbnb is proud to support the National Association of Hispanic Real Estate Professionals

And its mission to advance  
Hispanic homeownership.





#### ABOUT MARIA LOONEY

When I started in the mortgage industry about 30+ years ago, I was so blessed to have had so many brilliant mentors to help me navigate through a very male-dominated industry. I just knew that's what I wanted to be to other women and my Latino community. Therefore, I started my company, Elite One Mortgage, at the coaxing of my late brother, Steve. He was my ride-or-die. He believed in me and my ability to build a successful mortgage company while helping so many underserved communities along the way.

I've stayed in the business by building a reputation of caring about the families I help rather than the money I can make. As the President & Founder of Elite One Mortgage, it's not in my DNA to sit back and have my valued team of loan officers do all the work. I am an active loan officer so I can be in trenches with them and help to easily guide them when they need help with how to structure loans. I sincerely believe that when you lead by example, it's a collaboration for success. I also take pride in being able to lead and foster an ethnically diverse roster of originators.

### ELITE ONE MORTGAGE

Mortgage Lending

BUSINESS OWNER: **MARIA LOONEY**  
YEARS IN BUSINESS: **18**  
**LOS ALAMITOS, CA**

#### HOW DOES YOUR BUSINESS SUPPORT LATINO HOMEOWNERSHIP?

We make it a point to sponsor events that promote Latino homeownership. We also market to this community via television and radio ads. The majority of our client base is in Latino and other underserved communities.



### NOVATION TITLE

Title & Ancillary Services

BUSINESS OWNER: **NURIA RIVERA**  
YEARS IN BUSINESS: **8**  
**MIDVALE, UT**

#### HOW DOES YOUR BUSINESS SUPPORT LATINO HOMEOWNERSHIP?

We are where the closings actually happen!

#### ABOUT NURIA RIVERA

I wanted to disrupt the experience of a very old industry. My motivation is to help people reach their goals and create the life they truly want. Something that sets me aside is that I lead with my heart and have high accountability and expectations. Also, people-first leadership: I consistently innovate to bring value to our clients.

#### TIP

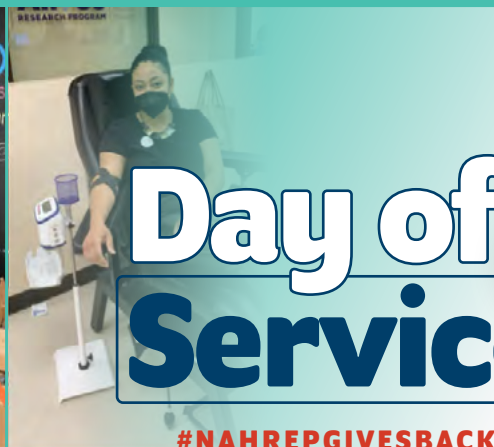
Be very intentional with your marketing and never stop generating new leads for your business. Sales must always be a priority as it's your bloodline.

Don't spend money where you shouldn't. Cut costs as much as you can and as soon as you can. Measure your numbers consistently to navigate what is coming ahead.

#### AVOID

## WANT YOUR LATINO-OWNED BUSINESS RECOGNIZED NEXT YEAR?

*LOOK OUT FOR THE 2023 NOMINATIONS*



# Day of Service

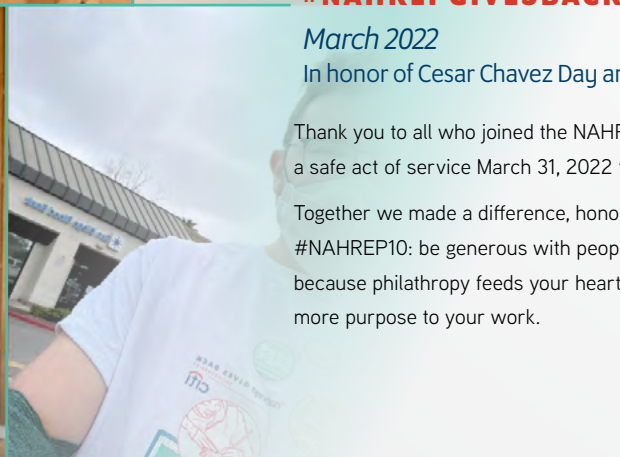
**#NAHREPGIVESBACK**

March 2022

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 March 31, 2022 for NAHREP Gives Back!

Together we made a difference, honoring Principle 9 of the #NAHREP10: be generous with people who are less fortunate because philanthropy feeds your heart and spirit and gives more purpose to your work.



## Your clients will be ready when their dream home is

With a SureStart® Pre-approval<sup>1</sup>, your clients can benefit from:

- Confidence throughout their home search
- A competitive advantage over other homebuyers without a pre-approval
- The ability to act quickly with a complimentary pre-approval letter

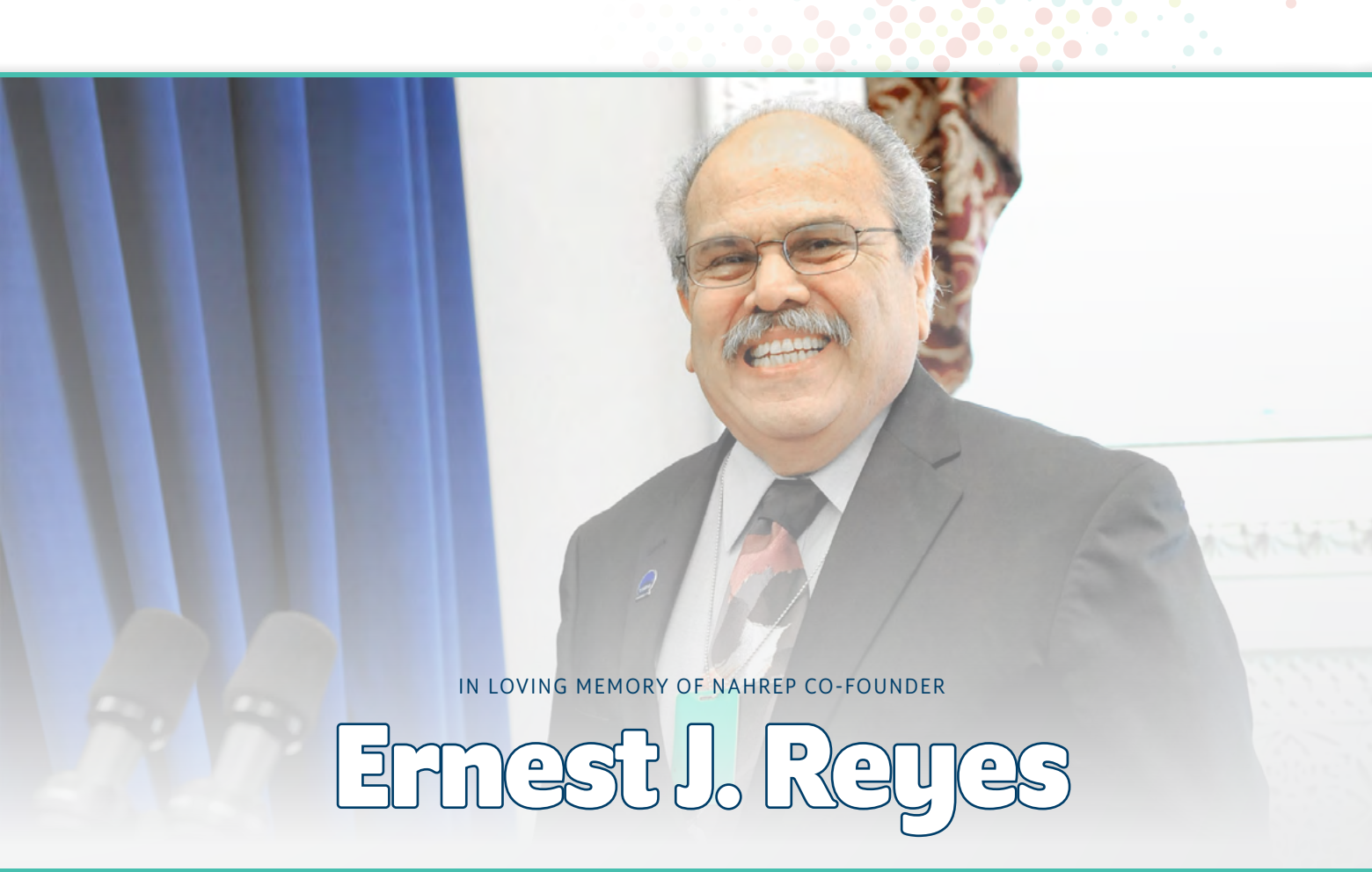


Terms, conditions and fees for accounts, programs, products and services are subject to change. This is not a commitment to lend. All loans are subject to credit and property approval. Certain restrictions may apply on all programs. This offer contains information about U.S. domestic financial services provided by Citibank, N.A. and is intended for use domestically in the U.S. <sup>1</sup>Final commitment is subject to verification of information, receipt of a satisfactory sales contract on the home you wish to purchase, appraisal and title report, and meeting our customary closing conditions. There is no charge to receive a SureStart® Pre-approval. However, standard application and commitment fees will apply for the mortgage loan application.



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A portrait of Ernest J. Reyes, a man with a mustache and glasses, wearing a suit and tie, smiling. He is standing in front of a blue curtain and a microphone. The image is overlaid with a semi-transparent white box containing text.

IN LOVING MEMORY OF NAHREP CO-FOUNDER

**Ernest J. Reyes**

# Change starts here

We believe every person deserves a place to call home. Which is why we work to ensure that everyone has access to the resources they need to make their next move a great one.

Visit [zillow.com](https://www.zillow.com)



# NAHREP

## 1999

### NAHREP FOUNDED

The 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.

## 2008

### RELOCATION: SAN DIEGO

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

## 2012



### TOP 250

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

SEPTEMBER

### PRESIDENT BILL CLINTON

President Bill Clinton delivers a keynote address at the National Convention, marking the beginning of the strongest period of growth since the height of the economic crisis.

OCTOBER

## 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.

SEPTEMBER

### PRESIDENT GEORGE W. BUSH

President George W. Bush converses with Gary Acosta at the NAHREP National Convention discussing important topics including immigration reform and solving the housing crisis. 2017 marked the third consecutive year of Latino homeownership growth.

## 2018

### NATIONAL CONVENTION AT L'ATTITUDE

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

## 2022

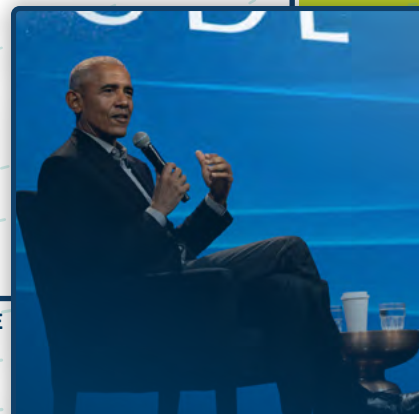
### THE HISPANIC WEALTH PROJECT ANGEL COMMUNITY

Founded in 2022, the Angel Community is the first angel investor Cohort on a mission to make investment education accessible and provide a community for those who wish to invest in startups. Top experts, operators, founders, angels and VCs with backgrounds in proptech and fintech lead members to become seasoned investors.

SEPTEMBER

### PRESIDENT BARACK OBAMA

President Obama joins the NAHREP familia at the 2022 NAHREP at L'ATTITUDE Conference in San Diego, California. Gary Acosta and President Obama delve into what it takes for Latinos to continue to move conversations around sustainable homeownership for the Latino community forward among policy-makers and the general public.



2022 NAHREP at L'ATTITUDE



# ■ ■ ■ HISTORY

**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.

**2005**

## **10,000 MEMBERS**

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

**2013**

## **LATIN MUSIC FESTIVAL**

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

SEPTEMBER

**2014**

**HWP**

**HISPANIC WEALTH PROJECT**

## **HISPANIC WEALTH PROJECT**

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

**53 MILLION & ONE**

## **53 MILLION & ONE**

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

SEPTEMBER

**2019**

**n**

## **NEW ERA**

NAHREP's explosive growth leads to 80 chapters, rebranding, new office space, and a new alumni program.

**2020**

**20 YEARS**

## **20 YEARS!**

NAHREP celebrates its 20th anniversary by introducing a series of virtual events, providing quality content in lieu of in-person events during such historic times.

**2021**



## **REGIONAL STRATEGY**

Dividing the U.S. into six national regions, NAHREP launches a regional structure allowing for new sponsorship and collaboration opportunities for companies that want to further target their outreach to Latino homeowners.

**2022 Northeast Regional Event**





**SAY GOODBYE TO  
COLD  
MORTGAGE TRANSACTIONS**



follow us @epmortgages



The National Association of Hispanic Real Estate Professionals®



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Isn't the best  
time to continue  
building your  
legacy right now?

Through our **Community Homeownership Commitment**,<sup>1</sup> we've helped over 34,000 people and families get an affordable loan to buy a home. Here's how it can help you secure your family's future:



Down payment help up to **\$10,000** or 3% of the purchase price, whichever is less. Product availability and income restrictions apply.<sup>2</sup>



Closing costs help up to **\$7,500** as a lender credit.<sup>3</sup>



Down payment as low as **3%** down. Income limits apply.<sup>4</sup>

Learn more at [bankofamerica.com/homeowner](https://bankofamerica.com/homeowner)

**BANK OF AMERICA** 

What would you like the power to do?®


You are invited to apply. Your receipt of this material does not mean you have been prequalified or pre-approved for any product or service we offer. This is not a commitment to lend; you must submit additional information for review and approval.

<sup>1</sup> **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.

<sup>2</sup> **Additional information about the Down Payment program:** Down Payment program is available with one mortgage product. 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. Homebuyer education is required.

<sup>3</sup> **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.

<sup>4</sup> 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. Equal Housing Lender. 

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# PRESIDENT'S MESSAGE



**Dear NAHREP familia,**

Welcome to NAHREP, an incredible organization of over 40,000 professionals and 100 chapters that promote sustainable homeownership and entrepreneurship across the country. As part of the largest Hispanic professional organization, you are an integral part of catapulting yourself and NAHREP into the next century.

There are many exciting elements to the NAHREP journey that you can be part of. Our main thought leadership vehicles include the State of Hispanic Homeownership Report (SHHR) and the State of Hispanic Wealth Report (SHWR), both highly respected industry and policy resources rich with data and insights. The NAHREP Top 250 Latino Agents and Mortgage Originators Reports recognize the most successful Hispanic real estate and mortgage leaders in the country. We encourage you to download and share our reports to be part of changing the narrative about Hispanic contributions to the American economy.

Our National Convention and Policy Summit (now the Homeownership & Wealth Building Conference) in the spring and NAHREP at L'ATTITUDE in the fall are the two main events which further our mission, engaging our members and the new American mainstream. We spent the past year growing entrepreneurship, which was further advanced by our expanding regional strategy and growing national chapter network. Our sponsors and partners help us grow our legacy which is currently—as of March 1, 2022—22 years in the making. We are grateful to our sponsors and partners for supporting our vision of creating homeownership and wealth creation opportunities for more Hispanics.

The NAHREP National Advocacy Committee works closely with national, regional and local policy makers, think tanks and influencers in promoting an agenda that helps Hispanics be heard in the halls of government. The policy team is there for you, so please take advantage of this great resource and make your voice count.

The NAHREP Alumni are hundreds strong and growing each year. Together with our Leadership Academy and our National Board of Directors and Corporate Board of Governors, the NAHREP familia continues to grow and prosper.

It was my privilege to carry on this legacy of Hispanic contributions to our country as your 2022 NAHREP President.

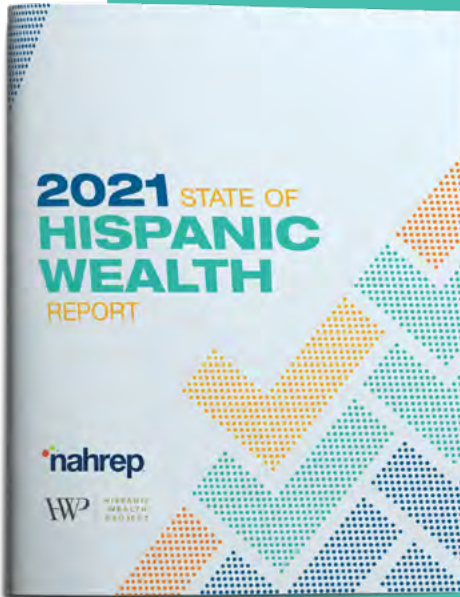
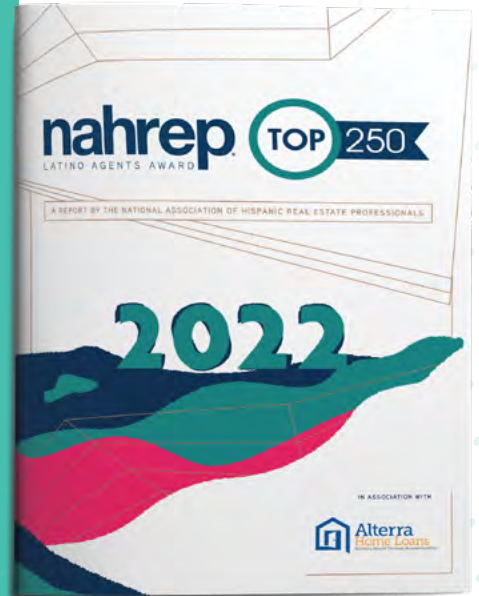
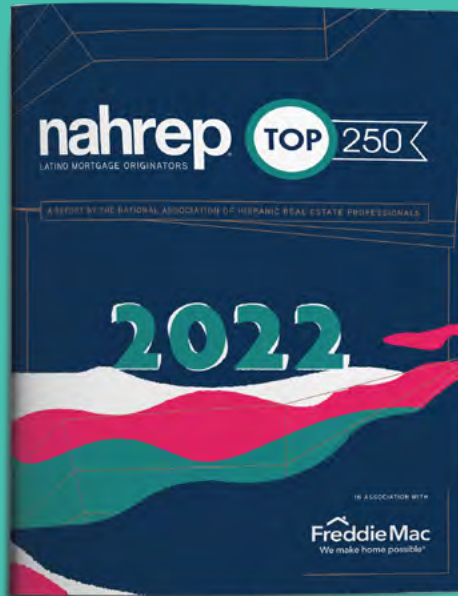
Let's continue this journey together.

Sincerely,

**LUIS PADILLA**

A stylized, handwritten signature of Luis Padilla in black ink, located below his name.

2022 NAHREP President



## PUBLICATIONS

- STATE OF HISPANIC HOMEOWNERSHIP REPORT
- TOP 250 MORTGAGE ORIGINATORS REPORT
- TOP 250 AGENTS REPORT
- STATE OF HISPANIC WEALTH REPORT
- GLOSSARY OF REAL ESTATE INDUSTRY TERMS

# 2022 Year IN REVIEW



# Online notarizations: the key to faster closings.



Whether you are handling equity loans, refinancings or new home mortgages, **the notary process doesn't have to slow you down.**

Title agents, lenders and notaries: learn how you can offer secure and fast eClosings with online notarizations today. Visit **[www.notarize.com](https://www.notarize.com)**.



Improve  
customer  
experiences  
and reduce notary  
process time  
**by 50%\*!**

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\*IDC White Paper, sponsored by Notarize, The Business Value of Notarize, Doc. # US49250722, August 2022.



MIDWEST REGIONAL EVENT



NORTHEAST REGIONAL EVENT



NORTHWEST REGIONAL EVENT

## REGIONAL EVENTS

REGIONAL EVENTS

HISPANIC WEALTH  
PROJECT SYMPOSIUMS

LEADERSHIP ACADEMY



SOUTHEAST REGIONAL EVENT



SOUTHWEST REGIONAL EVENT

# 2022 Year IN REVIEW



NATIONAL CONVENTION & HOUSING POLICY SUMMIT



NAHREP AT L'ATTITUDE



NAHREP AT L'ATTITUDE



## NATIONAL EVENTS

NATIONAL CONVENTION & HOUSING  
POLICY SUMMIT *March 14–16, 2022*

NAHREP AT L'ATTITUDE *September 22–25, 2022*

HISPANIC WEALTH PROJECT SUMMIT *December 5, 2022*

## VIRTUAL EVENTS



# Iluminemos el camino juntos.

En nuestra calidad de Prestamista Hipotecario comprometido en contribuir a que nuestros clientes encuentren las soluciones que satisfagan sus necesidades financieras, apoyamos a una organización que simplifica un poco más la vida de las personas.

Truist Financial Corporation se enorgullece de respaldar a la Asociación Nacional de Profesionales de Bienes Raíces Hispanos.


Truist Financial Corporation conduce su actividad comercial únicamente en inglés y todos los documentos sobre préstamos se proporcionan en inglés. Por tal motivo, es necesario que los clientes hablen, lean y entiendan inglés o que, en su defecto, tengan el correspondiente traductor para que les asista.

 Prestamista Hipotecario Igualdad de Vivienda y Oportunidad. ©2022 Truist Financial Corporation. Truist, Truist Purple y el logotipo de Truist son marcas de servicio de Truist Financial Corporation.

Let's light the way together. As a mortgage lender committed to helping clients find solutions for their financing needs, we applaud an organization that makes the lives of others a little brighter.

Truist Financial Corporation proudly supports the National Association of Hispanic Real Estate Professionals.

Truist Financial Corporation conducts its mortgage lending business solely in English and all loan documents will be provided in English. As a result, it will be necessary for consumers to speak, read and understand English or to have an appropriate translator assisting them.

 Equal Housing Lender. ©2022 Truist Financial Corporation. Truist, Truist Purple, and the Truist logo are service marks of Truist Financial Corporation.



Mortgage

# WHAT KIND OF **Volunteer** SHOULD **you** BE?

Follow the path you're most passionate about and we'll match you to your perfect program!

## Start

Do you want to focus on  
**chapters or national?**

Been there,  
done that!

Chapters!

National!

Are you interested in  
**chapter leadership?**

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

You know it!

Not yet

Absolutely!

Not today

Help at  
**Events!**

[nahrep.org/events](http://nahrep.org/events)

Is NAHREP a  
**part of your town already?**

Are you a  
**policy buff or a wealth building master?**

Not yet

Of course!

Policy!

Wealth building!

**Start a  
chapter!**

**Join a  
chapter board!**

[Email newchapters@nahrep.org](mailto:newchapters@nahrep.org)

[nahrep.org/chapters](http://nahrep.org/chapters)

**Join the  
National Advocacy  
Committee!**

[nahrep.org/nac](http://nahrep.org/nac)

**Become a  
Certified Trainer!**

[nahrep.org/nahrep10trainer](http://nahrep.org/nahrep10trainer)

Looking for even more? Check out **NAHREP's  
Regional Strategy** now! [nahrep.org/regions](http://nahrep.org/regions)

**Become an Alumni!**

[nahrep.org/alumni](http://nahrep.org/alumni)



THANK YOU TO OUR

# nahrep Past Presidents

The title of NAHREP National President is reserved for highly accomplished and inspirational individuals within the NAHREP network that embody the organization's mission and are true servant-leaders within their community. The president and chairman of the board holds a vital leadership position within

the organization and acts as the voice for the organization during their term by engaging with the press and leading the conversation around key data points from NAHREP's annual reports. Under their leadership and support from the board members, the president guides the largest professional Hispanic organization during their term.

**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



**LUIS PADILLA**

2022 - 2023



**NURIA RIVERA**

2023 President

# National Board of Directors 2022



**Luis Padilla**  
2022 NAHREP President



**Gary Acosta**  
Co-Founder & CEO



**Nuria Rivera**  
2022 NAHREP President-Elect



**Sara Rodriguez**  
Immediate Past President &  
HWP Chairperson



**Gerardo "Jerry" Ascencio**  
Chapter Subsidiary Chairman



**Oralia Herrera**  
Secretary



**Mauricio Perez**  
Treasurer



**Edwin Acevedo**  
Director



**Nora Aguirre**  
Director



**Atila (AT) Almeida**  
Director



**Rob Chevez**  
Director

# 2022

The NAHREP National Board of Directors is the organization's leadership team who act as representatives of NAHREP stakeholders and establish organizational policies.

All board members are active real estate practitioners and, in conjunction with their work with NAHREP, manage highly successful businesses.



**Mark Dimas**  
Director



**Francisco Fernández**  
Director



**Adriana Perezchica**  
Director



**Diana Sifuentes**  
Director



**Josué Soto**  
Director



**Neily Soto**  
Director



**Neil Terc**  
Director



**Joe Castillo**  
Board Advisor



**Armando Falcon**  
Board Advisor



**Daisy Lopez-Cid**  
Board Advisor



**Juan Martinez**  
Board Advisor



**Joseph Nery**  
Board Advisor



A photograph of a family—a man, a woman, and a young girl—standing outside a house with green shutters. A real estate agent, a woman in a dark blazer and grey skirt, is holding a notepad and pen, smiling at the family. The man is wearing a grey sweater and jeans, the woman is wearing a purple polka-dot top, and the girl is wearing an orange shirt. The Wells Fargo logo is in the top left corner.

**WELLS  
FARGO**

**Home Mortgage**

## Opening the doors to more buyers

More than low down payment financing, it's making home possible

More than jumbo financing, it's owning that sanctuary

More than a VA loan, it's lending support to those who serve

More than financing a newly built home, it's framing out the future

More than a condo loan, it's making it home sooner

More for eligible buyers, it's exclusive home financing benefits

Wells Fargo proudly supports organizations like NAHREP  
that are doing more for the Latino community



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## Advancing homeownership in the Hispanic Community

By Chuck Bishop, head of Diverse Segments for Wells Fargo Home Lending

The housing market has shifted dramatically over the course of the last year. Even as the market evolves through a down-cycle due to higher rates and inflationary pressures, the desire to own a home has remained strong, particularly within the Hispanic community, which continues to demonstrate tremendous growth in income and wealth and is on track to play a major role in the U.S. housing market over the next decade. This youthful, entrepreneurial, and burgeoning community is on pace to account for about 40% of growth in the total number of American households over the next 10 years.

At Wells Fargo, we believe deeply in the power of homeownership – from building wealth across generations to strengthening communities. We also know that systemic inequities in the United States have prevented too many minority families from achieving their homeownership and wealth-building goals. While the Hispanic community has made great strides in homeownership over the past decade, the gap remains significant. The homeownership rate for Hispanic households was 48.4% in 2021, while the non-Hispanic rate was 58.3%. As the largest bank home mortgage originator, and largest bank originator of home loans to minorities over the last decade, we believe we have a responsibility to develop solutions that help close the gap.

We are committed to addressing the racial homeownership gap both internally and through close collaboration with industry, governmental, and local stakeholders in markets across the country. We strive to increase our home lending to traditionally underserved communities by removing systemic impediments to home ownership for communities of color and creating a more inclusive housing system. Our efforts include programs like the Dream. Plan. Home.<sup>SM</sup> mortgage, which offers low- and moderate-income families a down payment as low as 3% and supports approval of those with non-traditional credit, and the Dream. Plan. Home. closing cost credit—currently available in eighteen markets—which may provide up to \$5,000 towards non-recurring closing costs, making it easier for low- and moderate-income families to purchase a home.

In addition to our work to support Hispanics at the beginning of their home buying journey, we are committed to Hispanic customers at all stages. From entrepreneurs seeking jumbo loan options, to commercial real estate developers, we're excited to be part of the opportunity we're seeing for real estate as a means to grow wealth in the Hispanic community. In 2021, Wells Fargo launched the *Growing Diverse Housing Developers* program, a \$40M initiative supporting nonprofit and for-profit housing developers of color aimed at strengthening their business capacity and financial independence and creating at least 2,000 rental or owned affordable homes. Through the program, two CDFI grantees, Raza Development Fund and Capital Impact Partners will provide selected developers of color with flexible capital and support services to help accelerate their growth.

We also have a dedicated outreach team and special programs in place solely focused on keeping people in their homes to ensure that we are a part of the solution to drive sustainable homeownership. We have also announced \$60 million in “Wealth Opportunities Restored through Homeownership” (WORTH) grants projected to support 40,000 ethnically diverse homeowners in eight markets with significant homeownership gaps between white and minority families.

We're here to help all of our customers achieve their financial goals through homeownership. We are passionate about our work because we believe in the positive impact homeownership can make for individuals, families, communities, and the nation at large.

Wherever you are in your financial journey, Wells Fargo is here to help you reach your goals. We're proud of the role we play and eager to do all we can for our customers.



**Chuck Bishop**  
Senior Vice President, Head of  
Diverse Segments, Home Lending



**Cerita Battles**  
CHASE  
CBOG CHAIR



**Hector Amendola**  
AMERICANA HOME LOANS



**Patty Arvielo**  
NEW AMERICAN FUNDING



**Samuel Assael**  
UNION BANK



**AJ Barkley**  
BANK OF AMERICA



**James R. Cotto**  
MORGAN STANLEY



**Jesus Cruz**  
LOANDEPOT



**Dionne Cuello**  
CITIBANK



**Charlie Dawson**  
NATIONAL ASSOCIATION OF REALTORS®



**Lot Diaz**  
UNIDOSUS



**Latonia Donaldson**  
PRIMELENDING, A PLAINSCAPITAL COMPANY®

# Corporate Board

The NAHREP Corporate Board of Governors (CBOG) serves as an advisory board to the organization's leaders and provides NAHREP with valuable market intelligence, business development expertise, and policy position recommendations. The support this group of stakeholders provides is critical in advancing NAHREP's mission and serves as a driving force for NAHREP's purpose.



**Jennifer Hedgepeth**  
DHI FINANCIAL SERVICES



**Wil Hendrix-Griffin**  
PNC



**Marc Hernandez, CMB**  
ALTERRA HOME LOANS



**Kuba Jewgieniew**  
REALTY ONE GROUP



**Scott Juhl**  
FIRST AMERICAN TITLE



**Kay Marshall**  
TRUIST BANK



**Stephen O'Connor**  
MORTGAGE BANKERS ASSOCIATION



**Alvin Odom**  
CHARLES SCHWAB BANK



**Teresa Palacios-Smith**  
HOMESERVICES OF AMERICA AND  
HSF AFFILIATES, LLC



**Eddy Perez**  
EPM



**Mike Reagan**  
RE/MAX, LLC



**Javier Ruiz**  
CHANGE HOME MORTGAGE





**Gino Blefari**  
HOMESERVICES OF AMERICA



**Sara Bonert**  
ZILLOW



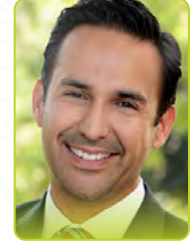
**Phil Bracken**  
VANTAGESCORE SOLUTIONS LLC



**Angela Capone**  
RADIAN GUARANTY



**Tai Christensen**  
CHENOA FUND POWERED BY CBC  
MORTGAGE AGENCY



**Cristian Correa**  
CALIBER HOME LOANS



**Camilo Escalante**  
GUARANTEED RATE



**Raul Espinoza**  
BAY EQUITY HOME LOANS



**Mike Ferry**  
MIKE FERRY ORGANIZATION



**Ivonne Furneaux**  
ANYWHERE REALTY



**Victoria Garcia DeLuca**  
GUILD MORTGAGE



**Justine Jimenez-Garcia**  
COUNTYWIDE PROPERTIES  
ERA POWERED



A changed outlook results in changed outcomes. For over two decades, NAHREP continues to make a significant impact in advancing Hispanic homeownership across this country and the outcomes have been astounding and recognized by the increased growth in the Hispanic homeownership rate. I have been honored and humbled to serve as your Chairwoman and look forward to the IMPACT we will make within Hispanic communities by motivating and inspiring others to join the NAHREP MOVEMENT! El trabajo es todo DIVINO! The work is all DIVINE!"

~ Certia Battles, 2022 CBOG Chairwoman

# 2022

# of Governors



**Lenny McNeill**  
U.S. BANK



**Carmen Mercado**  
FREDDIE MAC



**Allen Middleman**  
FREEDOM MORTGAGE



**Mike Miedler**  
CENTURY 21



**Marisa Moret**  
AIRBNB



**Matthew Neill**  
FAIRWAY INDEPENDENT  
MORTGAGE CORPORATION



**Randy Saperstone**  
REALTOR.COM



**Lisette Torres**  
ROCKET MORTGAGE



**Michael Valdes**  
EXP WORLD HOLDINGS, INC.



**Maria Vergara**  
WELLS FARGO



**Montell Watson**  
MOVEMENT MORTGAGE



**Eric Wilson**  
CROSSCOUNTRY MORTGAGE



# A supportive community carries unlimited possibilities.

With the support of our families and communities, we create brighter futures for all of us.

U.S. Bank is proud to support the  
NAHREP 2022 National Convention.

[usbank.com/communitypossible](https://usbank.com/communitypossible)



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LENDER Member FDIC. ©2022 U.S. Bank 845802c 9/22









# 2022 Annual Partners

PREMIER NATIONAL PARTNER



PREMIUM NATIONAL PARTNER



NATIONAL PARTNER



Morgan Stanley

MEDIA PARTNER



2023 NEW PARTNER





# P: ¿Cómo hago **CRECER** mi negocio?

Q: How do I grow my business?

## R: **RE/MAX**®

A: RE/MAX®

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*Real Estate Solutions for All Stages*

Si usted es un agente en el tope, líder de equipo, corredor/propietario o aspira a serlo, RE/MAX tiene soluciones para ayudarlo a hacer crecer su negocio.

*Whether you're a top agent, team leader, broker/owner or aspire to be one, RE/MAX has solutions to help you grow your business.*



**Encuentre ahora su solución para crecer.**

*Find your growth solution now.*

- **#1 Name in Real Estate<sup>1</sup>**
- **Nearly 50 Years of Experience**
- **A Home to Top Producers**
- **Impressive Global Footprint**
- **Voted #1 Most Trusted Real Estate Agents in the USA<sup>2</sup>**
- **Residential, Commercial & Luxury**

<sup>1</sup>Source: MMR Strategy Group study of unaided awareness. <sup>2</sup>Voted most trusted Real Estate Agency brand by American shoppers based on the 2022 BrandSpark® American Trust Study. If you are the owner of a company that is currently subject to an existing franchise agreement or are currently affiliated with the RE/MAX organization, this information is not intended for you, please disregard and/or unsubscribe. This information is not intended as an offer to sell, or the solicitation of an offer to buy, a RE/MAX franchise. It is for informational purposes only. We or our designated regional franchisor will not offer you a franchise in states or other jurisdictions where registration is required unless and until we or our designated regional franchisor have complied with applicable pre-sale registration requirements in your state (or have been exempted therefrom) and a Franchise Disclosure Document has been delivered to you before the sale in compliance with applicable law. New York residents: this advertisement is not an offering. An offering can be made by prospectus only. Minnesota Reg. No. F-9950. RE/MAX, LLC and RE/MAX Integrated Regions, LLC 5075 S. Syracuse Street, Denver, CO 80237, 1.303.770.5531. Each Office Independently Owned and Operated. 22\_304776



# 2022 Corporate Members



# 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.

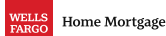




# 2022 Corporate



Morgan Stanley



# Members





# Increasing Homeownership Opportunities

We are committed to addressing some of the largest drivers of the racial wealth gap over the next five years through our \$30 billion Racial Equity Commitment, working to provide greater economic opportunity for Black, Hispanic and Latino communities across the U.S. by:

- Increasing homeownership by originating an incremental \$12B in purchase and refinance lending<sup>1</sup>
- Expanding the preservation and creation of affordable housing
- Improving financial health and access to banking with Chase
- Growing small businesses
- Accelerating investment in employees and building a more diverse and inclusive workforce
- Spending more with Black, Hispanic and Latino suppliers

For more information, email:

[community.affordable@chase.com](mailto:community.affordable@chase.com)

## Progress toward our Racial Equity Commitment in 2021:

<b>\$14B</b> in loans funded <sup>2</sup>	<b>48,800</b> customers served <sup>2</sup>
<b>300+</b> community-focused managers, home lending advisors and senior business consultants	<b>\$5,000</b> Homebuyer Grant <sup>3</sup> available to more than 6,700 minority communities nationwide
<b>1,300</b> financial health workshops held in 2021 for 36,000+ new and first-time homebuyers	<b>\$2,500</b> Homebuyer Grant <sup>3</sup> offered in low-to-moderate- income communities

## JPMORGAN CHASE & Co.

<sup>1</sup> Incremental lending based on 2019 production and includes an additional 40,000 purchase loans and 20,000 refinance loans for Black, Hispanic and Latino families.

<sup>2</sup> \$14B and 48,800 loans reflect total purchase and refinance loan volume from Black, Hispanic and Latino customers from full year 2021.

<sup>3</sup> The Chase Homebuyer Grant is available on primary residence purchases only, on select products and subject to eligibility. Other limitations and restrictions apply. To learn more about the Homebuyer Grant, visit [chase.com/AffordableLending](https://chase.com/AffordableLending). All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply. For real estate and lending professionals only and not for distribution to consumers. This document is not an advertisement for consumer credit as defined in 12 CFR 1026.2(a)(2).



Home lending and deposit products offered by JPMorgan Chase Bank, N.A. Member FDIC.  
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# Putting Homeownership Within Reach...Juntos



In October 2020, JPMorgan Chase announced our Racial Equity Commitment—\$30 billion toward helping close the racial wealth gap among Black, Hispanic and Latino communities through homeownership, affordable housing, small business, financial health and access to banking.

I'm here to remind you—this is a movement, not a moment. We're not only committed to doing more business with Hispanic, Latino and Black households, we are fundamentally improving the way we do business, building a strong infrastructure and foundation from the ground up. Chase is dedicated to helping address economic and racial disparities within homebuying across the income spectrum...for the long run.

## Innovating and Implementing For a More Equitable Future

Homeownership is one of the biggest financial investments a person may make in their lifetime, a key to building and protecting generational wealth by giving homeowners, and their families, more financial stability. That's what makes homeownership a powerful driver in closing the racial wealth gap, which exists across the income spectrum.

We've been listening, innovating and implementing with our local partners—real estate agents and brokers, community advocates, nonprofit organizations, etc. We understand that upfront fees, such as down payment and closing costs, can be the biggest hurdles for homebuyers, especially first-timers. So, in early 2021, we set out to lessen that burden with a \$5k Homebuyer Grant for properties in predominantly Black communities across the country. Our grant has since expanded to be available in predominantly Latino and Hispanic communities across the country as well. This grant is an example of a Special Purpose Credit Program (SPCP) in action.

I am excited about the potential for SPCPs—they provide a way for Chase, and the mortgage industry at-large, to have a major impact in growing sustainable homeownership among people of color. You'll continue to see new programs, products and services in this space and that's a great thing—our clients benefit from a variety of choices so they can find the options that best suit their home financing needs. I'm proud that Chase stepped up to be one of the first major lenders to roll out an SPCP. That's the sort of forward thinking and action you can expect from me, from your local Chase partners, and from JPMorgan Chase as a whole.

## Meaningful Progress Requires Partnership and Trust

Our \$5k Homebuyer Grant is just one part of a multi-pronged approach to help close the homeownership gap. To earn consideration and win business, we must first build trust and deepen our connection with the

communities we serve. To do that, we've developed a comprehensive, six-pillar strategy that's already showing encouraging results:

- 1. People:** Hiring diverse talent in our communities
- 2. Presence:** Being actively present to meet customers where they want to be served
- 3. Partnerships:** Deepening local partnerships and relationships
- 4. Programs:** Expanding programs to increase access to credit, financing and capital
- 5. Promotion:** Prioritizing community outreach
- 6. Policy:** Advocating for comprehensive housing policy reform

Our support doesn't end when we earn a client's consideration—that's just the start of what we hope will be a long-term relationship. We want to set our clients up for success. That's why we empower prospective homebuyers to prepare for their investment with easy-to-understand tools, resources and programs designed to increase affordability and access. Chase offers in-person and virtual homebuying workshops, a digital education center, budgeting tools, and access to qualified Home Lending Advisors both in-person, through our expansive branch network, and digitally, for clients who prefer to click or call.

We also continue to develop new ways to reach prospective homebuyers. U.S. Latinos spend 18% more time listening to podcasts than general audiences<sup>1</sup>. With that in mind, we launched our first podcast series, "Beginner to Buyer," to host real conversations with real people and begin to answer the questions homebuyers want to know, but may be afraid to ask. We offer this content in both English and Spanish to widen our reach.

For you, our partners, we offer Chase Agent Express which harnesses the power and reach of our firm to better connect you with Chase's 66 million households and grow your business. Chase Agent Express provides next-gen technology and tools to elevate your community marketing and foster meaningful networking opportunities.

All of these efforts work together to inspire confidence and clarity when navigating the homebuying journey, a necessary step in putting homeownership within reach for more people of color. With Latinos primed to account for 70% of homeownership growth over the next 20 years<sup>2</sup> and 40.8% of Latino adults under 45 being mortgage-ready<sup>3</sup>—it's an understatement to say the opportunity before us is great. We are most effective in serving our clients and communities through collaboration and partnership. Chase is committed to the long-term growth and success of Latino and Hispanic homeownership—let's go get it...juntos.

<sup>1</sup> Nielsen 2020

<sup>2</sup> Urban Institute "The Future of Headship and Homeownership," 2021

<sup>3</sup> NAHREP, "2021 State of Hispanic Homeownership Report"



## Opening doors to new possibilities

Buying a home is one of life's most significant milestones—whether it's a starter home, a second home or a place to share with extended family. Owning a home gives access to a permanent place of belonging, a space to build dreams, wealth and security for generations.

**At Guild Mortgage, we live and work in the same communities as you. That's why we're proud supporters of NAHREP and those they serve.**

[guildmortgage.com](https://guildmortgage.com)

Find us on [f](#) [t](#) [i](#) [l](#) [y](#)



Equal Housing Opportunity; NMLS #3274 [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org) AZ BK #0018883; Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act; MA Mortgage Lender License #MC3274; MA Mortgage Broker License #MC3274; Licensed by the Mississippi Department of Banking and Consumer Finance; Licensed by the N.J. Department of Banking and Insurance; NV Mortgage Company #1141; OR ML-176; Rhode Island Licensed Lender; Rhode Island Licensed Third-Party Loan Servicer. All loans subject to underwriter approval; terms and conditions apply. 5887 Copley Drive, San Diego, CA 92111; [guildmortgage.com/licensing](https://guildmortgage.com/licensing).

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



 **nahrep.** **ALUMNI**

[nahrep.org/programs/alumni](https://nahrep.org/programs/alumni)





# WE ARE A COMMUNITY

## Looking for more than a network?

- Professional support and education
- Market intelligence for business growth
- National industry events and relationship building
- Invest in yourself and make a difference



## Membership Benefits

- Discounted pricing to national, regional and chapter events
- Member-only access to education and business development events
- Access to unique leadership opportunities in real estate
- Enhancement of your professional brand with a renowned organization

Become part of our *familia* at  
**[nahrep.org/join](https://nahrep.org/join)**

# LARGEST INDEPENDENT **LATINA-OWNED** **MORTGAGE COMPANY** IN THE U.S.



**PATTY ARVIELO**  
Co-founder & President,  
New American Funding





# AUTHENTICITY. COMMUNITY. DIVERSITY.

"I've dedicated my life to increasing the Hispanic homeownership rate in this country. It's incredibly personal to me," said Arvielo. "New American Funding focuses not only on equality, but also on equity and leading by example. We know there's more work to be done to create a level playing field for all and we continue to be the change we're seeking."

## LEADING BY EXAMPLE

Our percentage of purchase lending to Hispanics is 29.8% more than the industry's percentage.\*\*

We are committed to lending \$25 billion in new mortgages to Hispanic borrowers by 2024.

LEARN MORE AT [LATINOFOCUS.COM](https://latinofocus.com)



**#1 in Customer Satisfaction  
among Mortgage Servicers\***

- J.D. POWER



NMLS #6606

\*For J.D. Power 2022 award information, visit: [jdpower.com/awards](https://jdpower.com/awards) | \*\*Based on 2021 HMDA Data

## WEEKLY BLOGS

# Join the Conversation

NAHREP Co-Founder & CEO Gary Acosta keeps his finger on the pulse of America today. Catch up with Gary's insights as he weighs in on everything from sports to politics.

NEW BLOG POSTS EVERY SUNDAY



GARYACOSTA.COM

## NEW PODCAST SERIES

# Govies, Plutes, & Gangsters

SUBSCRIBE ON YOUR FAVORITE PLATFORM



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Apple Podcasts



Spotify



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# Welcome to the **Govies, Plutes, & Gangsters** podcast.

Join host Gary Acosta in his mission to close the wealth gap in the Latino community and learn about relevant industry topics while watching engaging conversations featuring successful Latino businesses.

From real estate investors to international business executives, guests share their unique perspectives and inspire listeners to reach new heights in their own business and personal journeys.

Discover the worlds of entrepreneurship, wealth building, and breaking industry barriers with this thought-provoking podcast.

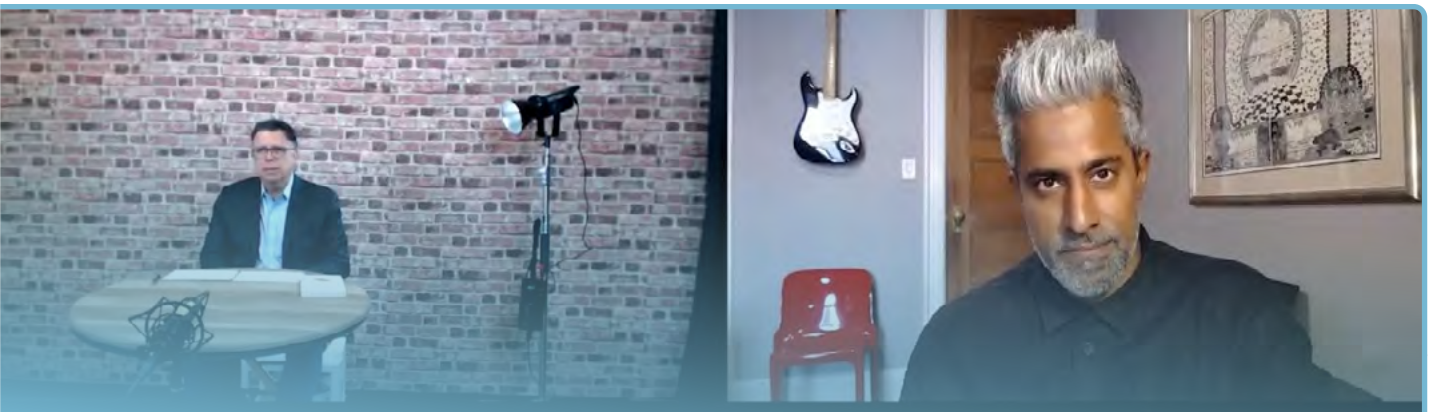
**Emilio Estefan** – Music Icon & Industry Legend

*I am proud to be Latino, and I am proud of what I have been able to accomplish. It's been amazing to work in the Olympics and the Super Bowl, and to have been nominated for the Grammys. But for me, it's not about that. It's about being happy. For some people, success is never enough.*



*I believe it's crucial that we help people understand that if we don't address these deeper issues, and if we don't convince most Americans that it's possible for us to have a better life and for their children to have a better life, then we're essentially handing the country over to demagogues.*

**Anand Giridharadas** – Author & Political Analyst

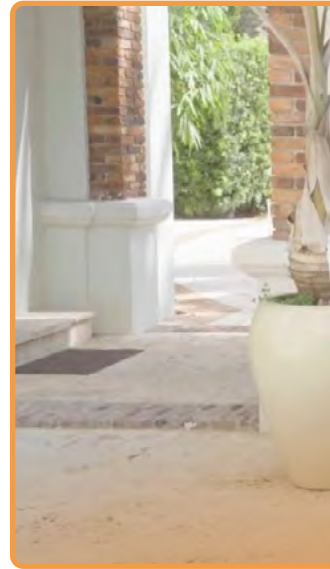




“

*I tell my clients that making small sacrifices is important. Maybe they won't be able to eat out two or three times a week like they used to, but by cutting down to once a week, they can start to save money. And once they start seeing the progress they're making, there will be good wins and opportunities to celebrate.*

**Oralia Herrera** – Real Estate Investor



**Laura Lucas** – Entrepreneur & Venture Capitalist

“

*We're working hard to change the landscape of the venture capital industry by hiring more Latino and Latina associates and interns, through NAHREP and L'ATTITUDE, which help educate and support Latino entrepreneurs. By building a strong ecosystem and providing resources and support, we can help more Latino entrepreneurs succeed.*



**Sol Trujillo** – International Business Executive

“

*Whether you're Anglo or Latino or anything else, if your last name is Garcia and you're in Miami, New York, Los Angeles, or San Antonio, everyone thinks you're the same. So, it's important not to just think of yourself as Cuban, Puerto Rican, or Mexican, but to understand that we are all Latinos and Americans, as citizens of this country. We own as much of this country as anyone else, and the opportunities for collaboration are huge.*



**Raul Alarcon** – SBS Radio Network President

*I have been singing the praises because I have seen it at my own company and the difference in what we have been able to do because we were Hispanic-owned. I think that's a tremendous part of it because we identify with the culture, the artists, the music, and a number of things that lead to success.*

*It's about making money and performing, and you can get great returns in those communities, our Latino communities, where they are vibrant and they are spending money. [...] When we are out there developing a project, we are using our Latino contractors, architects, engineers, lawyers, as well as Black and White firms too. So those dollars are circulating and they are multiplying.*



**Martin Cabrera** – CEO & Founder

**Vamos a apoyar en cada paso a NAHREP a cumplir con su misión de ayudar a quien persiga su sueño de tener una casa propia.**





*I wanted to impress [President Obama], I wanted the former leader of the free world to see that Latinos are cool, that they are businesspeople who can discuss complex issues. I'm not saying he has never seen a Latino who can do that, but an organization or event that embodies that coolness in such a big way. Hopefully, he walked away with that impression.*

**Armando Tam** – SVP Membership and Chapter Development



## Keys to Your New Future: Resources for the First-Time Home Buyer

In today's highly competitive market with ever-increasing prices and rising interest rates, purchasing a home can feel like an impossible dream—especially for someone who has never gone through this process. First American Title's **Keys to Your New Future: Resources for the First-Time Home Buyer** can help ease the anxiety with simple, clear information on:

- ✓ The Benefits of Buying
- ✓ Why Use a Professional?
- ✓ Terms You Should Know
- ✓ 10 Steps to Buying a Home
- ✓ Understanding Escrow
- ✓ What is Title Insurance?
- ✓ Overview of our Multicultural Resources Website

Contact your local First American Title sales rep today to learn more.

EMAIL: [strategicmarkets@firstam.com](mailto:strategicmarkets@firstam.com)



*First American Title™*



**Available in Spanish  
and English**



IT PAYS TO BE



We invite you to take your NAHREP membership to the next level by becoming Platinum. Be a leader in the movement toward a more sustainable future.

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

## UPGRADE TODAY

[nahrep.org/join](https://nahrep.org/join)  
[platinum@nahrep.org](mailto:platinum@nahrep.org)  
858-622-9046

## Platinum Membership Benefits

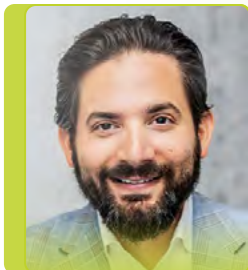
- Universal membership allowing you to attend any NAHREP **regional** or **chapter event** at the member price
- Private networking opportunities and admission to private receptions at NAHREP national events
- Access to invitation-only workshops and masterminds (virtual and in-person)
- Access to Leadership Academy: Eligibility to attend NAHREP's exclusive leadership training
- Complimentary access to the **NAHREP 10 Certified Trainer online course**
- Invited to join NAHREP's **Platinum Referral Network**
- Discounted pricing to national, regional and chapter events
- Member-only access to education and business development events
- Access to unique leadership opportunities in real estate
- Enhancement of your professional brand with a renowned organization

# NAHREP Staff

## EXECUTIVE TEAM



**Gary Acosta**  
CO-FOUNDER & CEO



**Jason Riveiro**  
EXECUTIVE DIRECTOR/COO



**Armando Tam**  
SVP, MEMBERSHIP &  
CHAPTER DEVELOPMENT



**Omar Tejeda**  
SVP, CHIEF OF STAFF



**Maria Barrios**  
VP, OPERATIONS & ACCOUNTING

## CHAPTER SUPPORT



**Cynthia Rodriguez**  
REGIONAL DEVELOPMENT  
MANAGER



**Nathalie Fairfax**  
CHAPTER NETWORK TEAM  
MANAGER



**Elizabeth Nuñez**  
CHAPTER RELATIONSHIP  
MANAGER



**Stephanie Cordova**  
CHAPTER RELATIONSHIP  
MANAGER



**Milkauris Quintero**  
CHAPTER RELATIONSHIP  
MANAGER



**Carlos Beltran**  
EVENT LOGISTICS  
MANAGER

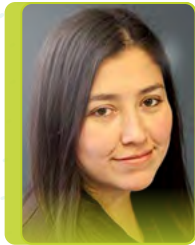
# 2022 HOLIDAY

BRUNCH





## EVENTS & PRODUCTION



**Ana Cervantes**  
MANAGING DIRECTOR OF  
EVENTS ADMINISTRATION



**Corinne Couch**  
SR. MANAGER, EVENTS &  
MARKETING COMMUNICATIONS



**Katherine Hamilton**  
EVENTS COORDINATOR



**Dustin Robinson**  
PRODUCTION COORDINATOR

## MARKETING & COMMUNICATIONS



**Meghan Lucero**  
SENIOR MARKETING MANAGER



**Katherine Wood**  
CONTENT STRATEGIST



**Tyler McElmurry**  
GRAPHIC DESIGNER



**Shelby Buska**  
GRAPHIC DESIGNER

Meet the NAHREP National staff; a dedicated group of professionals who are determined to provide the best for our 40,000+ member network! Each person plays an important role in the success of the organization and fostering an environment where we can collectively achieve NAHREP's mission day in and out. We won't stop bringing the public world-class events, benchmark reports, exceptional support, and dynamic leadership.

## POLICY & ADVOCACY



**Jaimie Smeraski**  
POLICY, LEARNING &  
RESEARCH DIRECTOR



**Julie Aguilar**  
SENIOR POLICY &  
RESEARCH ANALYST

## HR & OPERATIONS



**Marta Becerra**  
HR MANAGER

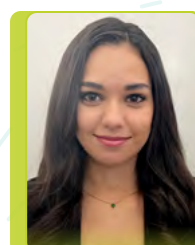


**Tricia Meza**  
CORPORATE RELATIONS MANAGER



**Krystle Talbot**  
PROGRAM MANAGER

## HISPANIC WEALTH PROJECT



**Melissa Cossio**  
PROGRAM MANAGER, HWP



**Angela Gonzalez**  
OFFICE MANAGER/EXECUTIVE ASSISTANT



**Arlida Monzales**  
BOOKKEEPING MANAGER



**Alfredo Mena**  
OFFICE CLERK



**Sergio Barajas**  
BUSINESS DEVELOPMENT MANAGER

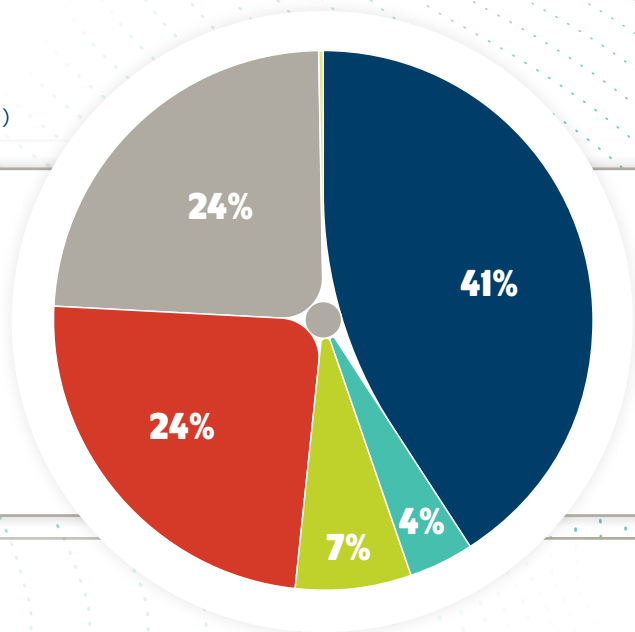
# 2022 Financial Performance

**\$16.6M** REVENUE

**\$15.6M** EXPENSES

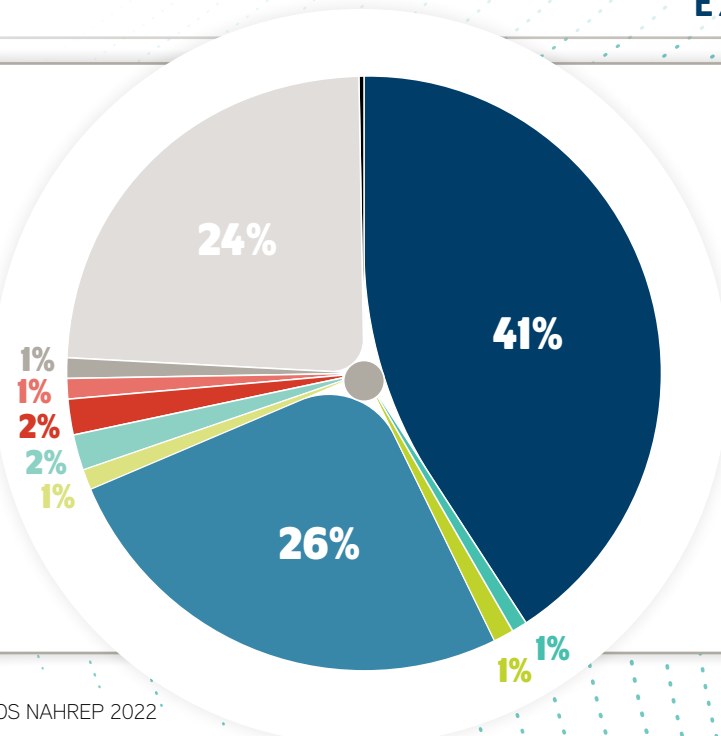
## REVENUE SOURCES (APPROXIMATE)

- Conferences
- Membership Dues (individual and corporate)
- National Chapter Earnings
- Corporate Partnerships
- Chapter Income
- Other Revenue



## EXPENDITURES (APPROXIMATE)

- Conferences
- Legal and Accounting
- Board and CBOG
- Staff and Consultants
- Travel
- Rent and Administrative
- Technology and Telecomm
- Marketing
- Other
- Chapter Expenses
- Media Production Costs







# Congratulations to our 2022 NAHREP TOP 250

## TOP 250 INDIVIDUALS BY TRANSACTIONS

Juan Barragan: Intero Real Estate Services  
Luz Estrella Colon: Berkshire Hathaway HomeServices Florida Properties Group  
Hugo De Hoyos: Intero Real Estate Services  
Oscar Garcia: Berkshire Hathaway HomeServices Carolina Premier Properties  
Mario Gobel: Berkshire Hathaway HomeServices Beach Properties of Florida  
Sandra Juliano: Berkshire Hathaway HomeServices New England Properties  
Martha Lebron-Dykeman: Berkshire Hathaway HomeServices First Realty  
Paul Marston: Long & Foster  
Steven Pagán: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®  
Nicole Porter: Houlihan Lawrence  
Richard Rodriguez: Berkshire Hathaway HomeServices Georgia Properties  
Claudia Sarmiento: Long & Foster  
Diana Sifuentes: Berkshire Hathaway HomeServices A Action, REALTORS®  
Salma Torres: Berkshire Hathaway HomeServices Chicago  
Alberto Zuniga: ReeceNichols Real Estate

## TOP 100 TEAMS BY TRANSACTIONS

Oscar Arellano: Berkshire Hathaway HomeServices EWM Realty  
Connie Cabral Siekierski: Berkshire Hathaway HomeServices EWM Realty  
Erika Carrasco: Intero Real Estate, Inc.  
Erica Escobar: Ebby Halliday Real Estate, Inc.  
Luis Ricardo Fernandez: Berkshire Hathaway HomeServices Florida Realty  
Rebecca Hidalgo Rains: Berkshire Hathaway HomeServices Arizona Properties  
Daniel Llerana: Real Living At Home (RLAH)  
Andres Serafini: Real Living At Home (RLAH)  
Juany Spevak: Ebby Halliday Real Estate, Inc.  
Giulietta Ulloa: Berkshire Hathaway HomeServices EWM Realty  
Juan Umanzor: Long & Foster  
Marcus Valdez: Berkshire Hathaway HomeServices Rocky Mountain, REALTORS®

## TOP 100 INDIVIDUALS BY VOLUME

Rosamaria Acuna: Berkshire Hathaway HomeServices California Properties  
Gustavo Cardenas: Berkshire Hathaway HomeServices California Properties  
Elena Chacon: Berkshire Hathaway HomeServices EWM Realty  
Hugo De Hoyos: Intero Real Estate Services  
Todd Fernandes: Intero Real Estate Services  
Mario Gobel: Berkshire Hathaway HomeServices Beach Properties of Florida  
Nelson Gonzalez: Berkshire Hathaway HomeServices EWM Realty  
Sandra Juliano: Berkshire Hathaway HomeServices New England Properties  
Cristine Lefkowitz: Berkshire Hathaway HomeServices Nevada Properties  
Elizabeth Lima: Berkshire Hathaway HomeServices Florida Realty  
Ada Rosa McNeff: Ebby Halliday Real Estate, Inc.  
April Monaco: Houlihan Lawrence  
Steven Pagán: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®  
Miguel Sainz: Berkshire Hathaway HomeServices Florida Realty  
Patty Webb: Harry Norman REALTORS®

## TOP 100 TEAMS BY VOLUME

Oscar Arellano: Berkshire Hathaway HomeServices EWM Realty  
Monica Betancourt: Berkshire Hathaway HomeServices EWM Realty  
Connie Cabral Siekierski: Berkshire Hathaway HomeServices EWM Realty  
Erika Carrasco: Intero Real Estate, Inc.  
Susan Corrigan: Berkshire Hathaway HomeServices California Properties  
Erica Escobar: Ebby Halliday Real Estate, Inc.  
Luis Ricardo Fernandez: Berkshire Hathaway HomeServices Florida Realty  
Joseph Gonzales: Intero Real Estate, Inc.  
Rebecca Hidalgo Rains: Berkshire Hathaway HomeServices Arizona Properties  
Rebecca Johnson: Intero Real Estate, Inc.  
Daniel Llerena: Real Living At Home (RLAH)  
Amalia Morales Garcoits: Real Living At Home (RLAH)  
Carlos Padilla: Intero Real Estate, Inc.  
Esther Percal: Berkshire Hathaway HomeServices EWM Realty  
Rafael Oreste Rodriguez: Berkshire Hathaway HomeServices Florida Realty  
Alberto Saab: Berkshire Hathaway HomeServices Nevada Properties  
Andres Serafini: Real Living At Home (RLAH)  
Juany Spevak: Ebby Halliday Real Estate, Inc.  
Malena Suarez: Berkshire Hathaway HomeServices California Properties  
Giulietta Ulloa: Berkshire Hathaway HomeServices EWM Realty  
Juan Umanzor: Long & Foster  
Marcus Valdez: Berkshire Hathaway HomeServices Rocky Mountain, REALTORS®  
Denise Villanueva: Intero Real Estate, Inc.

## TOP 100 – MIDWEST REGION

Joseph Henry: Iowa Realty  
Martha Lebron-Dykeman: Berkshire Hathaway HomeServices First Realty  
Alex Navarrete: HUFF Realty  
Salma Torres: Berkshire Hathaway HomeServices Chicago  
Marcia Wanamaker: Iowa Realty

## TOP 100 – NORTHEAST REGION

Gloria Barrera: Berkshire Hathaway HomeServices River Towns Real Estate  
Lisa Candella-Hulbert: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®  
Christopher Cortez: Houlihan Lawrence  
Sandra Juliano: Berkshire Hathaway HomeServices New England Properties  
Steven Pagán: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®  
Grace Patalano: Berkshire Hathaway HomeServices River Towns Real Estate  
Ryan Schwartz: Houlihan Lawrence

## TOP 100 – NORTHWEST REGION

Ricardo Arteaga: Intero Real Estate Services  
Juan Barragan: Intero Real Estate Services  
Hugo De Hoyos: Intero Real Estate Services  
Todd Fernandes: Intero Real Estate Services  
Cristine Lefkowitz: Berkshire Hathaway HomeServices Nevada Properties  
Maria Martin: Berkshire Hathaway HomeServices Nevada Properties  
Teresa Navarro: Intero Real Estate Services  
Julio Orozco: Intero Real Estate Services  
Pedro Rachet: Berkshire Hathaway HomeServices Nevada Properties

## TOP 100 – SOUTHEAST REGION

Violeta Aguirre: Long & Foster  
Luz Estrella Colon: Berkshire Hathaway HomeServices Florida Properties Group  
Oscar Garcia: Berkshire Hathaway HomeServices Carolina Premier Properties  
Mario Gobel: Berkshire Hathaway HomeServices Beach Properties of Florida  
Nelson Gonzalez: Berkshire Hathaway HomeServices EWM Realty  
Dorrie Love: Harry Norman REALTORS®  
Paul Marston: Long & Foster  
Flor de Maria Montenegro: Berkshire Hathaway HomeServices Georgia Properties  
Randy Neuman: Berkshire Hathaway HomeServices Florida Realty  
David Osorio: Long & Foster  
Liro Ramirez Marino: Berkshire Hathaway HomeServices Premier REALTORS®  
Richard Rodriguez: Berkshire Hathaway HomeServices Georgia Properties  
Claudia Sarmiento: Long & Foster  
Selma Schevers: Berkshire Hathaway HomeServices Florida Realty  
Barbie Summers: Long & Foster

## TOP 100 – MOUNTAIN REGION

Mari Santoyo Perry: Berkshire Hathaway HomeServices Premier Properties  
Diana Sifuentes: Berkshire Hathaway HomeServices A Action, REALTORS®  
Alberto Zuniga: ReeceNichols Real Estate

## TOP 100 – SOUTHWEST REGION

Rosamaria Acuna: Berkshire Hathaway HomeServices California Properties  
Gustavo Cardenas: Berkshire Hathaway HomeServices California Properties  
Ramon Lara Gonzalez: Bennion Deville Homes  
Jose Luis Gonzalez: Long Realty  
Jessica Oertel: Bennion Deville Homes  
Gabino Saenz III: Bennion Deville Homes  
Aida Soto: Long Realty

## TOP 25 – ROOKIES

Alex Navarrete: HUFF Realty  
Guadalupe Venegas: ReeceNichols Real Estate

## TOP 50 – BUYER SIDES INDIVIDUAL & TEAMS

Erica Escobar: Ebby Halliday Real Estate, Inc.  
Rebecca Hidalgo Rains: Berkshire Hathaway HomeServices Arizona Properties  
Steven Pagán: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®  
Juany Spevak: Ebby Halliday Real Estate, Inc.  
Juan Umanzor: Long & Foster



# Leading to Spotlight 44

Not every day do you get the opportunity to sit down with a former President of the United States, let alone interview them. But that's exactly what Gary Acosta, NAHREP Co-Founder & CEO, did when he got the chance to speak with President Barack Obama. As one of the most influential figures in American politics in recent years, President Obama's insights on a variety of topics are highly sought after.

In this interview hosted by Armando Tam, we get to hear Gary's perspective on what it was like to interview the former President, as well as some of the most interesting and memorable moments from their conversation. So grab a seat and join us as we delve into this exclusive interview with Gary Acosta.

Q

So where did you get the audacity? You're from East L.A., in the mortgage business, and with NAHREP. When did you first think you could interview a President of the United States? This is your third presidential interview.

A

It's not something that occurs overnight. It is a process. It's a journey. You can make the case that I started with a mortgage brokerage with three people and somehow parlayed that into NAHREP, L'ATTITUDE, L'ATTITUDE Ventures, and all these different things. I'm the only one who's taken something small and turned it into something much bigger.

Q

At what point in your career did you start thinking like this? Because I remember once you said, "If you [Armando] want to be the food and beverage manager at NAHREP, I got bigger plans for you," right? So at what point did you think, I have to be original? I have to have an attainable moonshot. Because most people get into an industry to work.

A

I think it was probably due to the books I read and the people I met along the way. The ones that impressed me the most weren't always the richest or most famous, but they were trailblazers. Those are the people that fascinated me the most, whether it was just reading a magazine article about somebody. I'm really impressed with people who are able to make something out of nothing and think in a way that other people typically don't think.

Q

It takes humility to think like that, though. Someone like you who's achieved and built so much still learns from any place, any person, any anything. So does it take humility to think like that, to be open to learning?

A

100%. You know, there are a lot of very smart people who don't have that humility, who don't realize you can learn from the person who sits at the front desk. And I think that humility does go a long way.





Q

You had him talking about Latino issues, even mentioning the word "Latino" in a different kind of conversation. You know, talks about relevance. He mentioned Bad Bunny and reggaeton. So are you feeling like, okay, you've met someone and you're thinking, "This guy is really working the crowd." He speaks eloquently. What was the moment that made you feel that way?

A

There is a rhythm that one hopes to achieve during an interview. At the beginning, it's like a boxing match—you're feeling each other out. But then a rhythm takes place when there's real chemistry between the interviewer and interviewee. So when he started talking about Latino issues, even mentioning the word "Latino" in a different kind of conversation, it was a great moment.

It all felt very organic, and the audience may have even thought it was scripted because it was too perfect. But it just showed that we had hit that rhythm. When you feel the rhythm and momentum, as I've mentioned in my blogs before, that's when you need to double down.

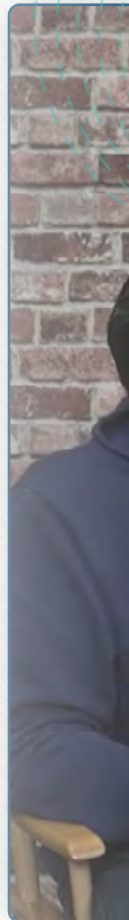
We were discussing the misinformation in the media, and he made the conversation more engaging and even fun. That's when he was relaxed and having a good time, and that's when I wanted to double down and not let that moment slip away.

Q

So, third president interview, what does that do for the organization?

A

I believe that, for the most part, people now see NAHREP as more than just another minority real estate trade association, which is something I hope for. Not that there's anything wrong with that, of course.







We have strived to become more than that. We aim to be a great Latino business organization that inspires people from a cultural standpoint. We want to encourage people to think bigger and imagine things in new ways. This is something that has never been done before within the Latino community.

Our platform allows us to showcase the best and brightest in various sectors, provide great experiences, and enable people to meet others that they wouldn't have been able to meet otherwise. I hope that people will see NAHREP as an anomaly and a phenomenon of sorts because that's exactly what we are.

Q

Looking back now and rethinking everything, is there a question you wish you could have asked that you didn't?

A

After the interview, I felt pretty good, mostly because I was in the moment and not just speaking from a script. There was real chemistry on stage and I was present, listening to his answers, processing them, and utilizing them to provide feedback or commentary. From that standpoint, I think it went as well as it could have. However, I would have liked to have had more conversations about what NAHREP is all about and gotten his feedback on that. I wanted it to be a broader conversation, not a narrow one. But I do regret not having the opportunity to discuss that more.

Q

What did you want to get out of this interview with 44? What did you want him to get out of it?

A

I wanted him to see Latinos in a different light than he has in the past. I think he has a preconceived notion of what a Latino organization looks like, which is probably more civil rights-oriented than NAHREP and L'ATTITUDE. Our organizations are more professional and produce world-class events. I wanted him to see that, and I hope it made an impression on him. The next time he's in a conversation or having a strategy meeting about anything related to Latino business and the economy, I hope he thinks about us.



# THE *IMPACT*

A monumental and pivotal moment for NAHREP, which exemplified a continuous effort of raising the bar when it comes to leadership."

~Edwin Acevedo

President Obama gets it. His emotional IQ, empathy and hope for our future leaders fired a torch inside me that I will carry forward."

~Rob Chevez

I'm amazed at the caliber of speakers at NAHREP's reach!"

~Daisy Lopez-Cid

Listening to President Barack Obama highlight the significant contributions made by Latinos to the prosperity of our country and encouraging us to work in unity and striving for success was truly inspiring."

~Imelda Manzo

Feeling the rush of excitement right before meeting President Obama and witnessing his engaging conversation with Gary Acosta on stage was an unforgettable experience that reinforced the immense power and impact of NAHREP as an organization."

~Atila (AT) Almeida

President Obama addressing a room full of Hispanic professionals and being so in tune with our culture solidified the idea that Latinos are in fact a driving force not only in the United States, but the world. The fact that this took place at a NAHREP conference and it was our CEO & Co-Founder who sat down with the President speaks volumes of this organization."

~Mauricio Perez

When I shook hands with Barack Obama I couldn't believe I was standing by one of the most important leaders in the world, one of the most gratifying moments of my life."

~Francisco Fernández

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Mortgage loan transaction documents will be provided in English. Applicant subject to credit and underwriting approval.  
Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply. (20220919-403948)

**nahrep**  
CORPORATE MEMBER



Meeting President Obama was not only something I wanted to accomplish in life but also a reminder of hope. I felt excited, nervous and unsure of what I would say to him once I had the opportunity to meet him. As I approached him, the very first thought that came into my mind and I said it out loud was "Mr President, We all miss you!" I left with hope that one day our country will feel united again. I long for good leadership that I'm still optimistic about because of how much I love this country."

**~Nuria Rivera**

I felt an overwhelming sense of pride to personally see the growth of NAHREP's presence on the national stage."

**~Joe Castillo**

To see President Barack Obama in person within a touch away is something that I will remember for the rest of my life and most of all to know that NAHREP was where I got a chance to hear him say his powerful words, "Yes We Can", this has forever touched my soul."

**~Teresa Palacios-Smith**

Our CEO interviewing one of the most influential individuals this past decade was the perfect culminating moment. President Obama's presence validated our organization's role as much more than a trade association—we are an economic empowerment force with the ability to mobilize members across the country."

**~Jason Riveiro**

Watching President Barack Obama take the stage and highlight our younger generations while focusing on the importance of honesty and humility as I was sitting there with my youngest son was a moment that we both will never forget!"

**~Adriana Burrus**

It was an unforgettable experience. Being able to watch Gary interact with President Obama exuded the power of NAHREP."

**~Leticia Lucio Vu**

President Barack Obama was such a breathtaking experience for me, his charismatic personality, powerful public speaking skills, his confident demeanor and his ability to connect with his audience kept me in awe!"

**~Neily Soto**

Such a significant moment to hear President Obama talk about the generation that comes behind us, immigration, the power of the Latino vote and even sports while having my little sister sitting next to me, an opportunity most don't get. I have never seen a more attentive audience—his message was engaging and connected with us all."

**~Olivia Chavez**

It was dope to be in a room where President Obama and Gary were breaking bread on narrowing the wealth gap in the Latino community. Definitely reppin' the culture."

**~Armando Tam**

Immediately after President Obama's fireside chat I was struck by two things. 1) The fact that a former U.S. President sat before us and emphasized that Latinos must succeed for the U.S. to succeed, and 2) Only at NAHREP can such a high-level conversation take place with one of the most influential leaders of the modern day."

**~Joseph Nery**

Not often you get to see, meet and interact with a history-making individual—but you do when you're at a NAHREP event."

**~Maria Vergara**

Witnessing President Obama in person, I felt inspired to do more, be more, and become a better person. When he was on stage, I felt the intentionality of the organization."

**~Irving Cham**





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Pro · Insight

<sup>1</sup>RateShield Approval is a Verified Approval with an interest rate lock for up to 90 days. If rates increase, your rate will stay the same for 90 days. If rates decrease, you will be able to lower your rate one time within 90 days. Please contact your Home Loan Expert for additional information. This offer is only valid on 30-year FHA, VA and conventional purchase loan products. RateShield Approval not eligible for clients with a signed purchase agreement, on Charles Schwab loans or on new construction loans. Additional conditions and exclusions may apply.

<sup>2</sup>Your client's participation in the Verified Approval program is based on an underwriter's comprehensive analysis of their credit, income, employment status, debt, property, insurance and appraisal as well as a satisfactory title report/search. If new information materially changes the underwriting decision resulting in a denial of the credit request, if the loan fails to close for a reason outside of Rocket Mortgage's control, or if the client no longer wants to proceed with the loan, their participation in the program will be discontinued. If the client's eligibility in the program does not change and their mortgage loan does not close, they will receive \$1,000. This offer does not apply to new purchase loans submitted to Rocket Mortgage through a mortgage broker. This offer is not valid for self-employed clients. Rocket Mortgage reserves the right to cancel this offer at any time. Acceptance of this offer constitutes the acceptance of these terms and conditions, which are subject to change at the sole discretion of Rocket Mortgage. This is not a commitment to lend. Additional conditions or exclusions may apply.

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Rocket Mortgage, 1050 Woodward Ave., Detroit, MI 48226-1906



According to NAHREP's State of Hispanic Homeownership Report®, the Hispanic homeownership rate increased to 48.4% in 2021, continuing an upward trend that began in 2015. As a proud supporter of the Hispanic community, Rocket Mortgage® is excited to help these numbers keep climbing.

To achieve this, we've prioritized connecting with the Hispanic community and offering a variety of loan products, some with down payment options as low as 3%.<sup>1</sup> As America's largest mortgage lender,<sup>2</sup> it's our goal to provide all clients with the best possible mortgage experience.

One way we do this is through our Spanish Learning Center, "Centro de Aprendizaje," which is home to more than 140 articles along with resourceful information to help our clients learn about the mortgage process. That's just the beginning of how we're growing a relationship with the Hispanic community.

We are continuing our Rocket Puede™ ad campaign with three new TV spots. The first concept focuses on the core of Hispanic culture: family. We use comedy to show a day in the life of a family with multiple generations living together who could benefit from a bigger home.

Sticking with the comedic approach, we highlight the Hispanic community's real passion for soccer in the second commercial. This time, a crazed fan scares his wife daily by yelling in excitement every time something happens

during a game. Luckily for the wife, Rocket Mortgage could help with their cash-out refinance, which helped them add a man cave in their home. No more loud ¡GOLAZO! cheers in the living room.

In our third TV spot, we feature a Hispanic family of five whose dreams have outgrown their small apartment. In order to live more comfortably, the parents decide they need to make a move. After contacting Rocket Mortgage, the family was able to purchase a bigger home, giving everyone the space they needed.

While we've put an emphasis on helping members of the Hispanic community achieve their dream of homeownership, we also know how important it is to provide an inclusive workplace environment for our very own team members. Through our Team Member Resource Network – what some companies call affinity groups or ERGs – we offer the "Mi Gente" group, which celebrates, empowers, supports, educates and unites team members of the Latinx/Hispanic community.

With 429 current active members, Mi Gente is a great resource to help team members connect with one another in a company of thousands. The group also conducts fundraisers to help the community whenever possible.

As you can see, we're committed to growing our relationship with the Hispanic community – both within our company and with future home buyers across the country.

<sup>1</sup>The 3% down payment option is only available on certain conventional loan products and is not available in all states. Additional terms and conditions may apply.

<sup>2</sup>Based on Rocket Mortgage data in comparison to public data records.





# Northwest

- Central Valley
- East Bay
- Fresno
- Greater Las Vegas
- Las Vegas
- Salt Lake City
- Seattle



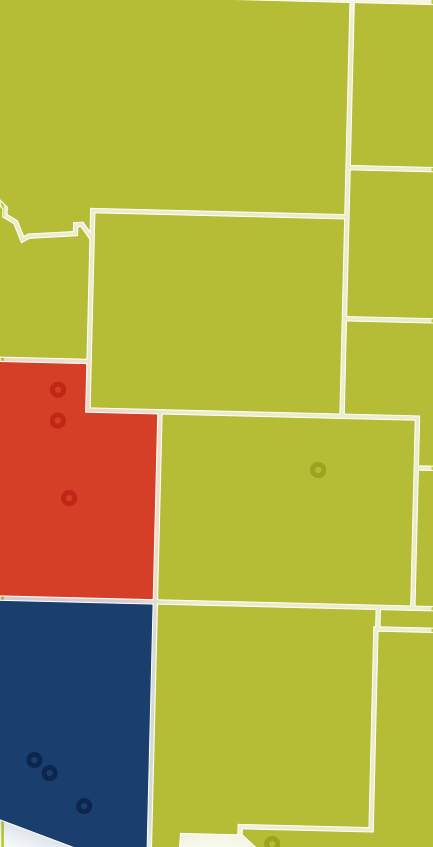
# Southwest

- Antelope Valley
- Greater Phoenix
- LA South Bay
- LA San Gabriel Valley

- Los Angeles
- Montebello SE LA
- North County San Diego
- Orange County
- San Diego
- San Fernando
- Santa Clarita
- SoCal Inland Empire
- Southeast Phoenix
- Temecula Valley
- West San Fernando Valley

# Mountain

- Austin
- Dallas
- Denver



- El Paso
- Fort Worth
- Houston
- Katy West Houston
- North Houston
- Northern Colorado
- San Antonio
- Texas Plano Garland



## Midwest

Chicago  
DuPage County

## Southeast

Atlanta  
Central Florida  
Charlotte  
DC  
Fort Lauderdale  
Maryland Greater Capital  
Naples  
North Orlando  
Northern Virginia  
Palm Beach

## Northeast

Boston  
Bronx  
Central Massachusetts  
Fairfield County  
Long Island  
North New Jersey  
Providence  
Somerset  
South New Jersey  
South Queens  
Union Essex  
Upper Manhattan  
Westchester

Lake County  
Milwaukee  
Nashville  
Twin Cities

Puerto Rico  
Sarasota  
South Florida  
Tampa Bay  
West Broward

# Regional Map 2022





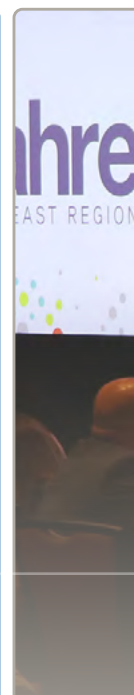
**NORTHWEST**  
February 1, 2023  
Las Vegas, NV



**MOUNTAIN**  
November 14, 2023  
Albuquerque, NM



**NORTHEAST**  
April 12, 2023  
Weehawken, NJ







**SOUTHWEST**  
August 2, 2023  
San Diego, CA



**MIDWEST**  
May 12, 2023  
Nashville, TN



**SOUTHEAST**  
May 24, 2023  
Atlanta, GA



# 2022 Regional Events

## Northwest Event

February 23  
Las Vegas, NV

INCLUDED NBOD RETREAT, NAC REGIONAL RETREAT

### Sponsors





## Northeast Event

April 12

Weehawken, NJ

### Sponsors

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RECEPTION



## Midwest Event

May 12

Nashville, TN

FEATURING CHRIS SMITH,  
AUTHOR OF CONVERSION CODE

### Sponsor

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ELEVATE SUMMIT

## Southeast Event

May 24  
Atlanta, GA

### Sponsors



LUNCHEON



RECEPTION



Home Mortgage

ELEVATE SUMMIT



## Southwest Event

August 2  
San Diego, CA

### Sponsors



ELEVATE SUMMIT



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RECEPTION





## Mountain Event

November 14  
Albuquerque, NM

INCLUDED LEADERSHIP ACADEMY ON NOV 15  
FEATURING DANE RAUSCHENBERG

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PREMIER CORPORATE MEMBER



## SOUTHWEST

PREMIER CORPORATE MEMBER



## MOUNTAIN

PREMIER CORPORATE MEMBER



## MIDWEST

PREMIER CORPORATE MEMBER



## NORTHEAST

REGIONAL PARTNER



PREMIER CORPORATE MEMBER



## SOUTHEAST

REGIONAL PARTNER



PREMIER CORPORATE MEMBER



# Regional Corporate Board of Governors

The Regional Corporate Board of Governors is comprised of former chapter presidents and nominated representatives from NAHREP's current corporate member and partner firms. Their mission is to promote and foster communal relations while ensuring the success of their region's chapters. These highly accomplished individuals from across the industry share their wealth of experience and information with rising leaders in the organization, collaborating with NAHREP's National leaders.

## Northwest Region



**NORTHWEST CHAIR**  
**Matthew Pettit**  
Arrive Home



**NORTHWEST CO-CHAIR**  
**Alex Garza**  
Americana Home Loans  
Las Vegas Past President



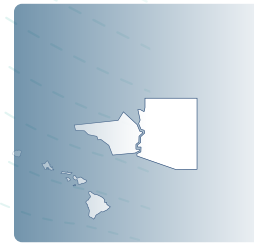
## Southwest Region



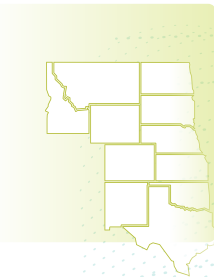
**SOUTHWEST CHAIR**  
**Desolina Avila**  
Citibank  
MSELA Past President



**SOUTHWEST CO-CHAIR**  
**Tina Marie Hernandez**  
CB Omni Group  
Orange County Past President



## Mountain Region



**MOUNTAIN CHAIR**  
**Janet Poe**  
Chase



**MOUNTAIN CO-CHAIR**  
**Diana Sifuentes**  
Berkshire Hathaway  
Texas Plano Garland Past President



## Midwest Region



**MIDWEST CHAIR**  
**Hipolito Garcia**  
Caliber Home Loans  
Chicago Past President

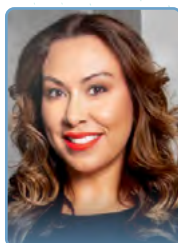


**MIDWEST CO-CHAIR**  
**Erika Villegas**  
RE/MAX in the Village  
Chicago Past Director

## Northeast Region



**NORTHEAST CHAIR**  
**Michelle Rosa Patruno**  
United Mortgage Corp  
Queens Past President



**NORTHEAST CO-CHAIR**  
**Peggy Pratt-Calle**  
Century 21 North East  
Boston Past President



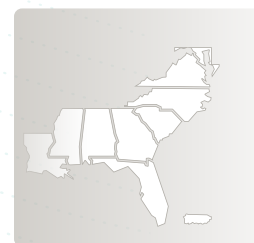
## Southeast Region



**SOUTHEAST CHAIR**  
**Kim Lundstrom**  
Truist Bank

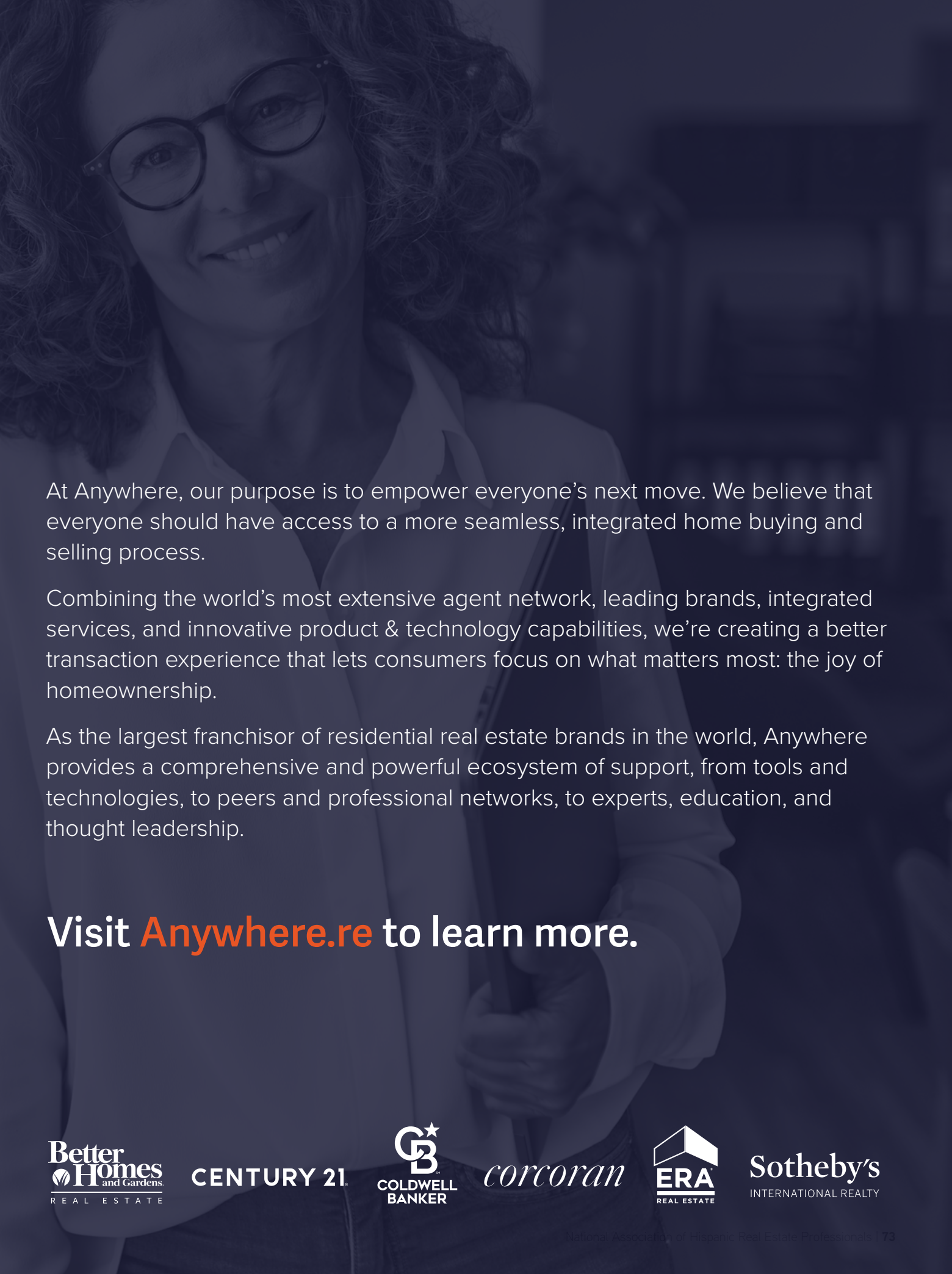


**SOUTHEAST CO-CHAIR**  
**Linda Guzman**  
LIV Realty  
Central Florida Past President



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# 2022 Chapter Presidents

## Northwest Region



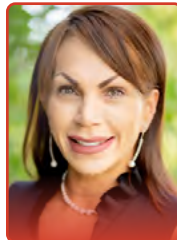
**Angela Jimenez**  
Central Valley



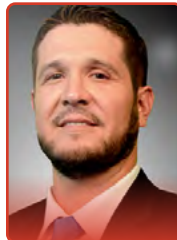
**Ben Rojas**  
East Bay



**Aldiva Rubalcava**  
Fresno



**Sharlene Ruiz**  
Greater Las Vegas



**Abraham Arias**  
Las Vegas



**Lindsey Wardle**  
Salt Lake City



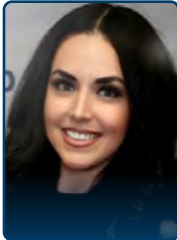
**Antonio (Tony) Lopez**  
Seattle





# 2022 Chapter Presidents

## Southwest Region



**Jacqueline Hernandez**  
Antelope Valley



**Pablo Picasso**  
Greater Phoenix



**Alfred Tovar**  
LA South Bay



**Frank Navazi**  
LA San Gabriel Valley



**Erik Lutz**  
Los Angeles



**Nancy Obando**  
Montebello SE LA



**Jovani Ruiz**  
North County San Diego



**Zulma Arizmendi**  
Orange County



**Angel Ramirez**  
San Diego



**Jenny Blae**  
San Fernando



**Bryant Razo**  
Santa Clarita



**Ruth Escorcía**  
SoCal Inland Empire



**Melissa Duran**  
Temecula Valley



**Maybelle Alcala**  
West San Fernando Valley



# 2022 Chapter Presidents

## Mountain Region



**Carol Delgado**  
Austin



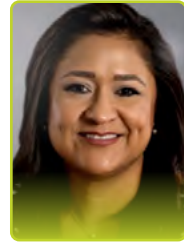
**Yuri Barrera**  
Dallas



**Nissa Hall**  
Denver



**Luis Carlos Perez**  
El Paso



**Imelda Cooley**  
Fort Worth



**Francisco Cortez**  
Houston



**Johanna Valera**  
Katy West Houston



**Eva Campos**  
North Houston



**Erik Ledezma**  
Northern Colorado



**Ronnie Trevino**  
San Antonio



**Rosy Herrera**  
Texas Plano Garland





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Chicago



**Violeta Saucedo**  
Dupage County



**Carlos Rosado**  
Lake County



**Jose Flores**  
Milwaukee



**Ana Maria Cortes**  
Nashville



**Ed Luna**  
Twin Cities



# 2022 Chapter Presidents

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Boston



**Araceli Zanabria**  
Bronx



**Amalfis Rodriguez**  
Central Massachusetts



**Katiria Chiluisa**  
Fairfield County



**Sidney Rodriguez**  
Long Island



**Will Alfaro**  
North New Jersey



**Sharon Zickendrath**  
Providence



**Nicole Dowling**  
Somerset



**Luis Rojas**  
South New Jersey



**Christian Meza**  
South Queens



**Karen Lopez**  
Union Essex



**Joe Maymi**  
Westchester





# 2022 Chapter Presidents

## Southeast Region



**Sebastian Riveros**  
Atlanta



**Maricarmen Albelo**  
Central Florida



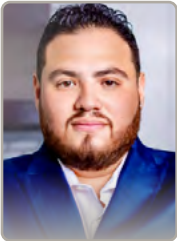
**Magda Esola**  
Charlotte



**Diana Carrasco**  
DC



**Judith Gonzalez-Fernandez**  
Fort Lauderdale



**Giovanni Argueta**  
Maryland Greater Capital



**Sandra Schlaupitz**  
Naples



**Susan West**  
North Orlando



**Miriam Valdez**  
Northern Virginia



**Carmen Medina**  
Puerto Rico



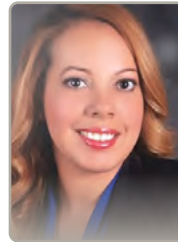
**Barbara Mollanazar**  
Sarasota



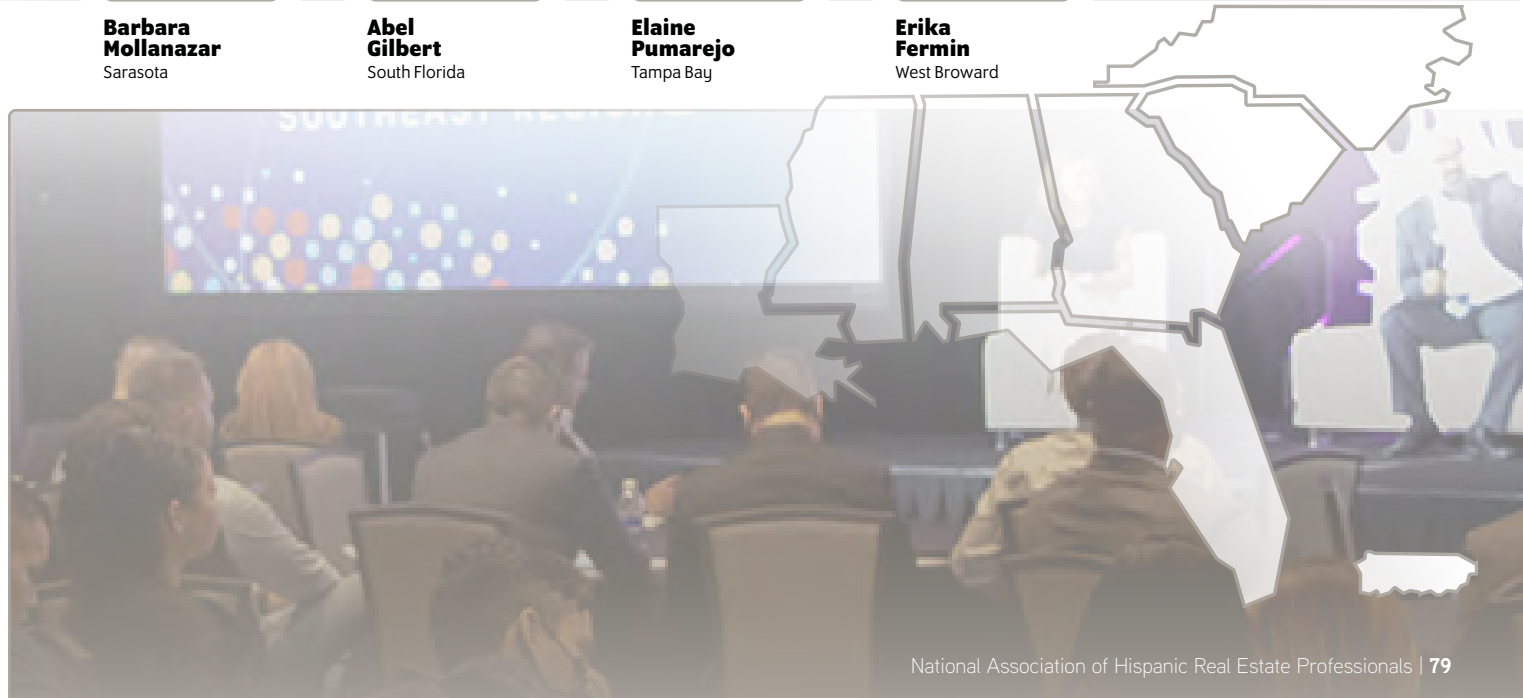
**Abel Gilbert**  
South Florida



**Elaine Pumarejo**  
Tampa Bay



**Erika Fermin**  
West Broward



# 2022 Chapter



Daisy **Lopez-Cid**



Adriana **Burrus**



Tatiana **Busch**



Irving **Cham**



Olivia **Chavez**



Janxel **Felix**



Jona **Gamboa**



Hipolito **Garcia**



Maria **Gesualdi**



Justine **Jimenez-Garcia**



Eric **Haddock**



Leticia **Lucio Vu**



# 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.



Carolina **Moreno**



Peggy **Pratt Calle**



Michelle **Rosa-Patruno**



Charles **Villafana**



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Corporation  
equals success!**

*Grow your business with a  
proven lending partner.*

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- Broad product options
- Service excellence
- Leading-edge technology

**¡Usted y RoundPoint  
Mortgage Servicing  
Corporation:  
es la formula perfecta!**  
*Haga crecer su negocio  
con un socio de préstamos  
comprobado.*

- Experiencia en el mercado local
- Amplias opciones de productos
- Excelencia en el servicio
- Tecnología de vanguardia

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RP508(0722)

# 2022 NAHREP REGIONAL & CHAPTER GROWTH

**NAHREP Regions** In 2021, the NAHREP regional strategy was disseminated with the purpose of advancing NAHREP's mission in a unique setting of six (6) defined regions. Each region was uniquely selected based on industry priorities, which correlate strategically with our Chapter Growth initiatives. By the end of 2022, we were able to successfully appoint leadership in all regions and host successful regional events across the country. We have been able to add over 200 regional leaders to the NAHREP network, which we refer to as our NAHREP Regional Corporate Board of Governors (RCBOG). Each region has designated a Regional Corporate Board of Governors (RCBOG), nominated and appointed by NAHREP's National Board of Directors and NAHREP leadership. The RCBOG were appointed in each region in an effort to execute specific duties that drive: 1) Regional Event Support 2) Chapter Growth and Development 3) Advocacy 4) Relationship Building 5) Local Market Initiatives.

Our RCBOG is considered an extension of our leadership and serve as grassroots ambassadors for NAHREP regions. The RCBOG is a stakeholder group that serves as an advisory board to NAHREP's National Board of Directors and the association overall in their respective region. They provide NAHREP with valuable market and industry intelligence, business development expertise and policy position recommendations. This elite group consists of nominated former Chapter Past Presidents and NAHREP Regional Partners. We are thankful for their leadership, commitment and service to advancing NAHREP's mission.

CELEBRATING OUTSTANDING NAHREP CHAPTERS

## 2022 CHAPTER AWARDS

NAHREP  
**GREATER PHOENIX**

CHAPTER OF THE YEAR

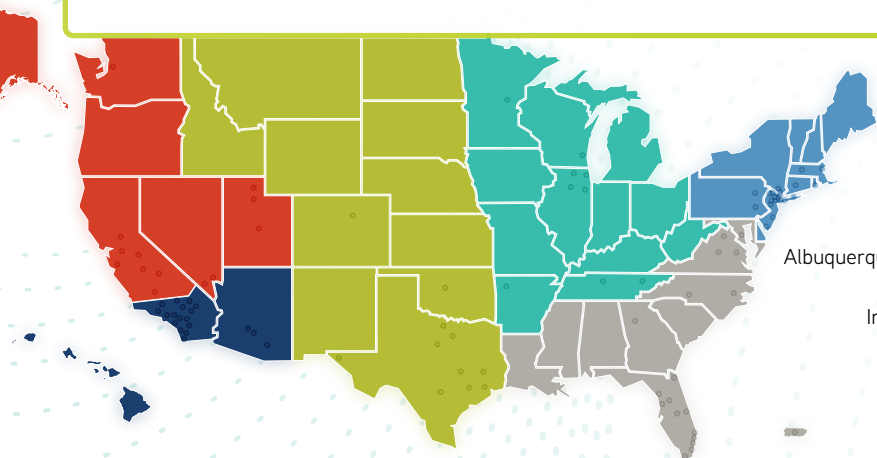
NAHREP **TEMECULA VALLEY**

ADVOCACY CHAPTER OF THE YEAR



**NAHREP Chapter Growth** Our NAHREP Chapter Growth: Virtual Experience Program is proud to announce its third year anniversary! We are happy to report that NAHREP is now serving real estate professionals in 23 out of 50 states and Puerto Rico! An extraordinary achievement this past year has been the groundbreaking expansion in new market area territories where NAHREP will soon be present for the first time in history! Market areas include Indianapolis, Western Oregon, Kentucky and Southern Michigan! Our new market chapter leaders demonstrate an exceptionally high-caliber of leadership that is truly taking our chapter network to the next level. Our 2022-2023 NAHREP Chapter Growth: Virtual Experience Program graduates bring an additional 150 chapter leaders to the NAHREP network with over 300 new NAHREP members collectively.

Where is NAHREP going and where is it growing next?! Annually, we re-evaluate our Chapter Growth strategy in accordance to market trends and business needs. We consider prospective market areas based on an analysis that supports our most recent State of Hispanic Homeownership Report. We also evaluate the Hispanic population of that market area in order to ensure it is at least 5% or greater in order to ensure long-term sustainability of the potential new market. We will always welcome new market area interest groups and do accept new market applications all year round; However, historically we have found that our most successful market areas tend to thrive the most when they are in accordance to our Chapter Growth strategy.



## Prospective Market Areas | NAHREP Regions

Reno | Portland | Utah County **North West**

El Centro, CA | Tucson | Yuma **South West**

Albuquerque | Colorado Springs | Des Moines | Omaha, NE **Mountain**

Indianapolis | Kansas City | Memphis | Saint Louis **Mid West**

Hartford County | Philadelphia | Richmond, VA **North East**

New Orleans | Raleigh | Virginia Beach **South East**

# HOME LOANS THAT CLOSE HOME SALES



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PrimeLending, a PlainsCapital Company, is a leading mortgage lender who gets the job done right for you and your clients, from application through closing. We offer an unmatched digital mortgage experience, have more than 400 products to fit your buyer’s needs and 5-star service that delivers transparency, reliability and communication at every step.

When you partner with PrimeLending, you can always be confident we’ll turn your clients into happy homeowners — while closing your sale with ease.

**When you’re ready to close, we’re ready to help.**

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**PrimeLending.com**

**PrimeLending** 



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Your Local Lender with a Nationwide reach!



We are committed to creating a new way forward for the lending industry.

Contribute and serve the communities that have served you. It's about the mission, people, and passion—and we've got all three.

Come collaborate with Alterra.

Join the Mission and blaze your trail.

## Join the mission!

2022 NAHREP 10

# Certified Trainers



Christopher Almaraz

Atila Almeida

Rose Ann Djelmane

Ricardo Cabrera

Gloria Carmona

Monica Cuellar

Cid Fernandez

Francisco Fernandez

Jona Gamboa

Victoria Garcia DeLuca

Hipolito Garcia

Berenice Gomez

Ruby Gonzalez

Rick Guerrero

Lucy Guzman

Barbara Hensen

Sandy Holguin

Justine Jimenez Garcia

Raquel Lavender

Lexi Lopez

Ivelisse Lopez

Aixa Malave

Imelda Manzo

Alba Martinez

Carmen Medina

Bernie Miller

Kelly Opsina Gomez

Andres Ospina

Richard Ozuna

Ricardo Peinado Jr

Camelia Pena Rivera

Pablo Picasso

Alejandro Pousa

Lucy Quinones

Oscar Reto

Nancy Scovotti

Blanca Sepulveda

Rebecca Soto

Josue Soto

Rico Vallejos

Memo Vargas

Ulises Vega

Joe Velazquez

Charles Villafana

2022 TRAINER  
OF THE YEAR



**Victoria  
Garcia DeLuca**

VP, Marketplace Diversity Strategy,  
*Guild Mortgage*



# NAHREP 10 CERTIFIED TRAINER PROGRAM

# In Full Swing



**The Hispanic Wealth Project created the NAHREP 10 disciplines** 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, 44 NAHREP leaders have taken online class curricula, undergone an extensive interview process, and have shared the NAHREP 10 with their networks.

## 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 163 workshops, the NAHREP 10 Certified Trainers have reached over 8,426 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 17,217 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

## 2023 NAHREP 10 MENTORSHIP PROGRAM

As 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 as part of 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.

THE NAHREP **10**  
CERTIFIED TRAINER

**44**

CERTIFIED TRAINERS

**163**

WORKSHOPS

**8,426**

LIVE AUDIENCE MEMBERS

**Numbers**



**8,791**

IMPRESSIONS NATIONWIDE

**AND  
COUNTING**

**THE LARGEST CDFI.  
THE FEWEST RESTRICTIONS.**

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can get you approved for a prime loan with the first  
page of your bank statements?\***

- Finance your dream home or vacation getaway.
- No income or employment documentation required.
- Perfect for retirees, investors, non-traditional workers, and more.

Visit **ChangeMTG.com** to learn more!

\*Also required - LTV, acceptable collateral, credit report and page 1 of most recent 12 months.

The Community Mortgage loan program is not available in DC, ME, MD, NV, PA, WA, or WV. CA: Interest-only may be prohibited based on FICO score restrictions. CO: All loan transactions require fully executed CO LO Reasonable Inquiry Attestation and HUD Counseling Certification from the Colorado Housing Assistance Corporation. IL: Allowed provided payment is based on fully indexed rate. TX: Interest-only prohibited. TX 50(a)(6) not permitted. OH: Interest-only prohibited on Adjustable-Rate (ARM) loans. Community Mortgage and DSCR products are unavailable in PA.

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**Change**  
HOME MORTGAGE







## THE NAHREP 10

"The Hispanic Wealth Project"

- 1 HAVE A FUTURE UNDERSTANDING OF WEALTH AND PROSPERITY because the one with the most hope usually loses.
- 2 BE IN THE TOP 25% 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 cycle.
- 4 PROMOTE 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).
- 7 KNOW YOUR NET WORTH INCLUDING THE VALUE OF YOUR BUSINESS because you can't manage what you don't measure.
- 8 BE POLITICALLY SMART because...
- 9 BE FINANCIALLY FIT because wealth without health is meaningless.
- 10 BE GRACIOUS WITH PEOPLE'S FORTUNES because philanthropy and giving more purpose to...
- 11 BE ACTIVE IN THE LIVES OF YOUR FAMILY AND CHILDREN because families are central to who we are and nothing will include you more.

SHARE THESE DECISIONS WITH YOUR FAMILY  
FRIENDS, COLLEAGUES AND CLIENTS  
"TALKING TO US SAVED THE WORLD"  
NAHREP ONLY NAHREP IS A CHOICE, NOT A CHANCE





# ¿No es hora de darle casa propia a tu futuro?

Sabemos que ser dueño de casa es construir una base sólida para tu futuro y un legado para tu familia. Nuestro compromiso contigo y tu comunidad es ayudarte a dar ese primer paso. Hemos ayudado a más de 34,000 personas a obtener un préstamo accesible con el **Programa para Comprar Casa Propia**<sup>1</sup>:



Ayuda para el pago inicial de hasta **\$10,000** o 3% del precio de compra, lo que sea menor. Se aplican restricciones de ingresos y disponibilidad de producto<sup>2</sup>.



Ayuda para los costos de cierre de hasta **\$7,500**, como un crédito del prestamista<sup>3</sup>.



Pago inicial tan bajo como del **3%**. Se aplican límites de ingresos<sup>4</sup>.

Conoce más en [bankofamerica.com/casapropia](https://bankofamerica.com/casapropia)

**BANK OF AMERICA** 

¿Qué quieres lograr?<sup>5</sup>

Es posible que los materiales relacionados con la cuenta solo estén disponibles en inglés, lo que incluye, entre otros, solicitudes, divulgaciones, contenido en línea y móvil y otras comunicaciones relacionadas con el producto.

Le invitamos a solicitar la oferta. La recepción de este material no significa que usted haya recibido la calificación previa o la aprobación previa para ningún producto o servicio que ofrecemos. Esto no constituye un compromiso de préstamo; usted deberá presentar información adicional para ser examinada y aprobada.

**1. Programa de Pago Inicial y Programa America's Home Grant:** los prestatarios que califican deben cumplir los requisitos para la calificación, como ser propietarios de la vivienda que ocupan y comprar una vivienda dentro de un área geográfica específica. Se aplican límites máximos de ingresos y de monto del préstamo. El préstamo combinado mínimo debe ser igual o superior al 80%. El préstamo para vivienda debe ser financiado por Bank of America. Bank of America puede cambiar o cancelar el Programa de Subsidio de Pago Inicial de Bank of America o el Programa America's Home Grant o cualquier parte de estos sin previo aviso. No está disponible con todos los productos de préstamo, pregunte para conocer detalles.

**2. Información adicional sobre el Programa de Pago Inicial:** el Programa de Pago Inicial se encuentra disponible con un producto de hipoteca. Los fondos del programa se pueden aplicar únicamente al pago inicial. Los prestatarios no pueden recibir fondos del programa en forma de reembolso de dinero en efectivo que superen los depósitos realizados por el comprador. Es posible que el Programa de Subsidio de Pago Inicial se considere como ingreso tributable. Se emitirá el formulario 1099-MISC, consulte con su asesor fiscal. Es posible que se combine con otras ofertas. El Programa de Subsidio de Pago Inicial de Bank of America solo se puede solicitar una vez para una hipoteca/propiedad que califica, sin importar el número de solicitantes. Es necesario que asista a un taller para compradores de vivienda.

**3. Información adicional sobre el Programa America's Home Grant:** el Programa America's Home Grant es un crédito del prestamista. Los fondos del programa se pueden utilizar solamente para costos de cierre no recurrentes, como el seguro de título de propiedad, cargos por registro y, en determinadas situaciones, puntos de descuento que pueden usarse para reducir la tasa de interés. El subsidio no se puede aplicar al pago inicial, partidas previamente pagadas o costos recurrentes, como impuestos sobre la propiedad y seguro. Los prestatarios no pueden recibir los fondos del programa como reembolsos de dinero en efectivo.

**4. Se aplican límites máximos de ingresos y de monto del préstamo.** Hipotecas con tasa fija (refinanciamiento sin desembolso de dinero en efectivo), únicamente para residencia principal. Ciertos tipos de propiedades no califican. El máximo de la proporción préstamo-valor (loan-to-value, o "LTV") es del 97%, y el máximo de la LTV combinada es del 105%. Para proporciones préstamo-valor mayores al 95%, cualquier financiamiento secundario debe venir de Segundos Programas Comunitarios aprobados. Es posible que tenga que asistir a un taller para compradores de vivienda. Se aplican otras restricciones. El crédito y la garantía están sujetos a aprobación. Se aplican términos y condiciones. Esto no constituye un compromiso de préstamo. Los programas, las tasas, los términos y las condiciones están sujetos a modificación sin previo aviso.

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# What is the **National Advocacy Committee?**



The National Association of Hispanic Real Estate Professionals® (NAHREP®) advocates on behalf of its 40,000 members and Hispanic homeowners nationwide. NAHREP focuses on national and state legislative issues that are critical to its mission: to advance sustainable Hispanic homeownership.

## POLICY PRIORITIES

### **Access to Credit**

Protect and expand access to credit, particularly for first-time homebuyers.



### **Housing Inventory**

Increase production of homes in order to address housing shortages.



### **Immigration**

Respond to economic demand and champion immigration policy solutions.



Download NAHREP's Policy Positions: [nahrep.org/advocacy](http://nahrep.org/advocacy)

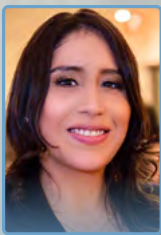
As a powerful force in housing policy and market leadership, NAHREP works closely with many bodies including the executive and legislative branches. Keep up-to-date with what we're speaking out on.

### **Want to join the National Advocacy Committee?**

Scan the QR code to join NAHREP's grassroots operation, designed to leverage our power and our voice in order to influence meaningful change from Washington D.C. to our cities.



**JOIN THE MOVEMENT! or GET INVOLVED!**  
[nahrep.org/advocacy](http://nahrep.org/advocacy)



Zoila  
Alonzo



Josie  
Anderson



Rachel  
Briseño Bruno



Cristian  
Correa



Camilo  
Escalante



Rick  
Guerrero



Shalimar  
Guillen

# 2022 NAC REGIONALS



Lucy  
Guzman



Raquel  
Lavender



Rosario  
Lawrence



Imelda  
Manzo



Rebecca  
Soto



Frank  
Williams

## Put Prosperity in Your Life.

### We Have Options.

- Choose from of a variety of conforming, jumbo, down payment assistance and bond home loan programs.
- Finance a primary residence, second home or investment property.
- Ask about our Flex Access Loan Suite: ITIN, Foreign National, Bank Statement, Asset Qualifier & Investor Cash Flow programs.

### We Are Here for You.

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We work hard to achieve goals that matter to real people, and behind the mortgage process is a group of dedicated professionals ready to help you each step of the way.

**PROSPERITY**  
HOME MORTGAGE, LLC®

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# National Advocacy Committee Numbers

**4,462**

**PEOPLE**

WERE PART OF THE  
NATIONAL ADVOCACY  
COMMITTEE IN 2022

**7,373**

**ACTIONS  
TAKEN**

WITH NAHREP



**LOOKING BACK AT 2022**

NAC MEMBERS IN

**39**

**STATES &  
TERRITORIES**

## NATIONAL ADVOCACY COMMITTEE BLOG

NEW BLOG POSTS  
EVERY MONTH!

NAHREP.ORG/NAC



Join the NAC Blog Mailing List

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### NAHREP National Advocacy Committee Blog

*Celebrating NAHREP familia, cultura, politics, and grassroots action*

#### NAC Blog Categories

ACCESS TO CREDIT	COVID RELIEF	CRA	DATA	ELECTIONS/NAHREP VOTES
FHA	GSE	HOUSING DATA	HOUSING INVENTORY	HOW-TO
IMMIGRATION	LATINO ISSUES	NAC	POLICY ACTION	GM
SMALL BUSINESS	SMALL LANDLORDS	WOMEN TERM OF THE WEEK	ZONING	

FHFA announces updated credit scoring model and removes fees for first-time homebuyers

Celebrating NAHREP familia, cultura, politics,  
and grassroots action

**Qué onda mi gente?**

Join the movement: [www.nahrep.org/engage](http://www.nahrep.org/engage)

# ADVOCATING FOR THE AMERICAN DREAM

## THE KEY TO ENDING DISCRIMINATION IN REAL ESTATE ISN'T THIS AD.



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.

**If you experience or witness discrimination in real estate, we urge you to report it.**

Visit [hud.gov/fairhousing](http://hud.gov/fairhousing) to file a complaint with the Department of Housing and Urban Development.

REALTORS® are members of the National Association of REALTORS®





# Where Funding is Found

The marketplace of direct lenders,  
built directly for mortgage brokers



 **LenderSearch**  
by Scotsman Guide

[LenderSearch.com](http://LenderSearch.com)

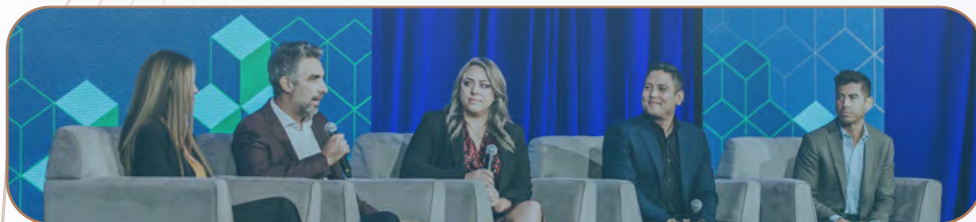


**nahrep**  
LATINO AGENTS &  
MORTGAGE ORIGINATORS

**TOP 250**

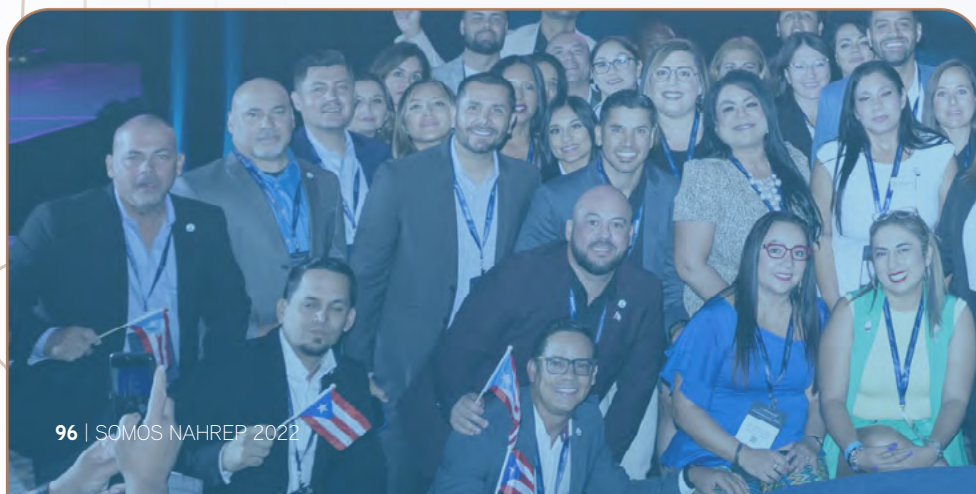
## Hispanic Real Estate's Most Prestigious Award

Do you know a **Latino real estate agent or mortgage originator** whose passion for homeownership has led them to close an exceptional number of transactions? Nominate yourself or someone you know for **NAHREP's Top 250 Award**!



Nominations open on **January 1, 2024** and must be received by **February 29, 2024**.

Submit your nomination on our website, [nahrep.org/top250](https://nahrep.org/top250)





# TOP 250 TOP PRODUCING CHAPTERS

The Top Producing Chapter Competition recognizes the chapter with the most members published across the Top 250 publications. In 2022, Chicago and El Paso earned this recognition! These chapters are a credit to the industry and have demonstrated their commitment to advancing Latino homeownership. Felicidades!

Chapters are divided into two groups based on the size of the chapter's membership. Division 1 recognizes chapters with 100+ members and Division 2 recognizes chapters with less than 100 members.

## **Division 1: CHICAGO**

## **Division 2: EL PASO**



# Hispanic Real Estate's **MOST PRESTIGIOUS AWARD**

**nahrep**

LATINO AGENTS &  
MORTGAGE ORIGINATORS

**TOP 250**

Do you know a Latino real estate agent or mortgage originator whose passion for homeownership has led them to close an exceptional number of transactions? Nominate yourself or someone you know for NAHREP's Top 250 Award next year!

Nominations must be received by  
**FEBRUARY 29, 2024**

Submit your application in January 2024 at  
**NAHREP.ORG/TOP250**

## **2022 PARTICIPATION**

**2,875**

AGENT SUBMISSIONS

**1,224**

MORTGAGE ORIGINATOR SUBMISSIONS

## **2022 RECOGNITION**

**735**

TOTAL AGENTS RECOGNIZED

**555**

TOTAL MORTGAGE ORIGINATORS RECOGNIZED



## 2022 TOP PRODUCERS #1 AGENT



**ARTEMISA BOSTON**  
299 Sides

Realty Group, LLC  
Coon Rapids, MN

## #1 TEAM LEAD



**MARK DIMAS**  
3,198 Sides

Mark Dimas Properties  
Mark Dimas Team  
Houston, TX

## #1 MORTGAGE ORIGINATOR



**LIZY HOFFER**  
1,092 Transactions

CrossCountry Mortgage, LLC  
Phoenix, AZ

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# THE HISPANIC WEALTH PROJECT

## EMPOWERING THE LATINO COMMUNITY

### About HWP

The Hispanic Wealth Project (HWP) is built on the premise that all Americans benefit from the economic well-being of our Latino community. HWP fosters an ecosystem for Hispanic household wealth creation by setting out actionable programs and initiatives in sustainable homeownership, small business development, and financial education to ensure the economic prosperity of Hispanic Americans.

Our State of Hispanic Wealth Report shows that while Hispanic household wealth has increased by 138% between 2013 and 2019, far outpacing the general population of American households (36%), a sizable wealth gap between Hispanic households and their non-Hispanic White counterparts continues to exist.

HWP seeks to drive change and close the wealth gap by building a blueprint for Hispanic wealth creation and engaging in a national dialogue around the issues affecting the creation and retention of wealth for Hispanic households.

### Mission

The Hispanic Wealth Project is a non-profit 501(c)3 whose mission is to financially and educationally empower the Hispanic community in America.

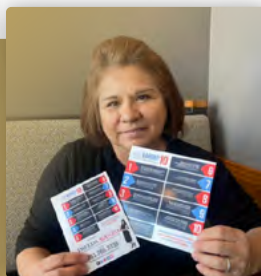
### Programs

#### HWP Angel Community

The HWP Angel Community brings together seasoned angels and VC investors, emerging angels, and individuals looking to learn to angel invest. We believe that more people should have access to education and a community for investing in startups. The HWP Angel Community seeks to foster Hispanic entrepreneurship, increase investment capital and financing to incubate Hispanic start-ups, and help close the wealth gap in America.

#### NAHREP 10 Certified Trainer Program

The NAHREP 10 Certified Trainer Program equips real estate professionals with ten wealth building disciplines to serve as influencers within their communities. The program offers a culturally relevant approach to financial education and creates a roadmap for economic prosperity and the building of generational wealth for Latino families across the country.





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## 2022 HWP PARTNERS

### CHAIRMAN'S CIRCLE



### TRUSTEE



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## 2022 HWP BOARD OF DIRECTORS

**Sara Rodriguez**  
HWP Chairperson



**Gary Acosta**  
Board Member



**Jason Riveiro**  
Interim Executive Director



### \$88 BILLION COMMUNITY BENEFITS PLAN

4-YEAR PLAN BEGINNING JANUARY 1, 2022

#### \$47 BILLION

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#### \$26.5 BILLION

IN SMALL BUSINESS LENDING

Loans to small businesses in LMI communities, majority-minority census tracts, businesses with less than \$1 million in revenue, and small farms

#### \$14.5 BILLION

IN COMMUNITY DEVELOPMENT FINANCING

Community development loans and investments across all markets, including increased support for Community Development Financial Institutions and affordable housing

#### FOR MORE INFORMATION, CONTACT:

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**Heather Lytle** | East Area Sales Manager | [heather.lytle@pnc.com](mailto:heather.lytle@pnc.com)

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# Wealth Disciplines

- 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 NET WORTH 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 heart and 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



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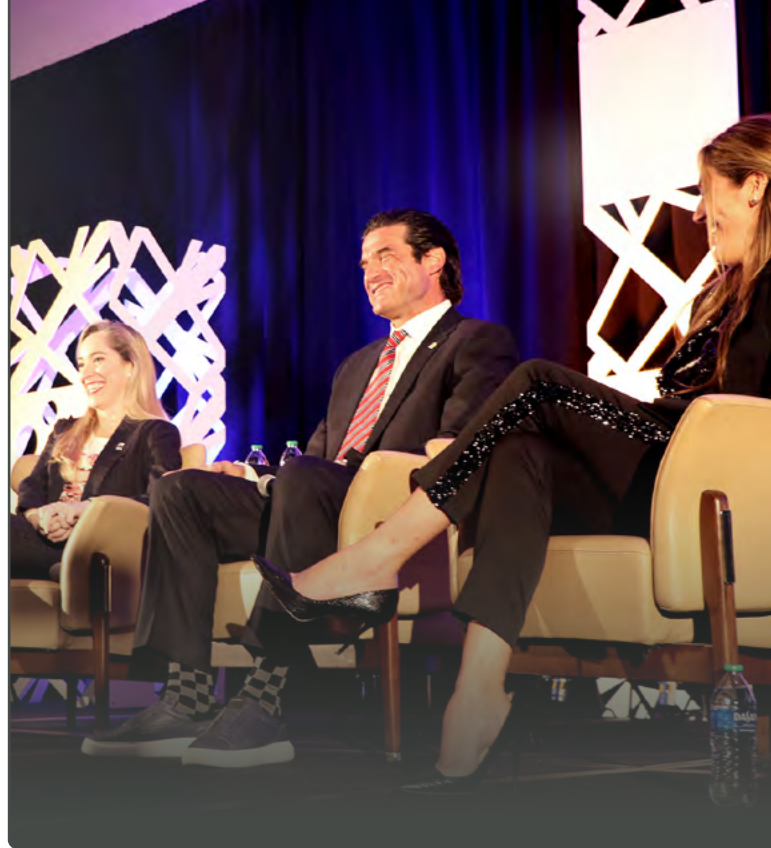
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**VP, Community Lending**  
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# 2022 STATE OF **Hispanic** HOMEOWNERSHIP REPORT

While U.S. Hispanic homeownership continued to increase consistent with the trendline of the past seven years, tough market conditions stymied growth in 2021, particularly for first-time buyers. The proportional share of Latino new homeowners decreased from its peak of 68.0 percent in 2015 to 18.1 percent in 2021, coinciding with the lowest rates of housing inventory in history. The relative youth of the Latino community, coupled with population and labor growth projections, means the country will increasingly depend on Latinos to carry U.S. homeownership growth.



DOWNLOAD THE REPORT TODAY: [NAHREP.ORG/SHHR](https://nahrep.org/shhr)





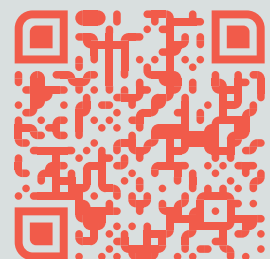


The 2022 State of Hispanic Wealth Report benchmarks how Latinos are faring when it comes to wealth creation, focusing on progress when it comes to net worth, income, homeownership, employer business growth, and the diversification of assets. This year's report highlights how networks, narrowing knowledge gaps, and a zealous community's pursuit of the American dream can offer a roadmap for closing the wealth gap. Leveraging culturally relevant financial education and the HWP wealth disciplines, also known as the NAHREP 10, NAHREP serves as a case study, offering a roadmap for other networks in increasing homeownership, scaling small businesses, and diversifying investments.

**Share the stats and download the report today!**



Download the report at  
[hispanicwealthproject.org/annual-report](https://hispanicwealthproject.org/annual-report)



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