

# SOMOS

nahrep

2023 EDITION

## *Latina* TITANS IN REAL ESTATE



★ RISING STARS  
Local Chapter  
HEROES

THE WAR  
on DEI

NAHREP VETERANS

A Decade of  
DEDICATION

FAT JOE  
EMPOWERMENT  
Y ORGULLO

Alan Ket

Special Q&A with Museum of Graffiti  
co-founder and 2023 SHHR cover artist  
pages 112-114





# TABLE OF CONTENTS

10-14

## NAHREP THROUGH THE AGES

Highlights of key milestones and events

18-21

## EMPOWERMENT Y ORGULLO WITH FAT JOE

A personal glimpse into the world of the renowned artist

30-32

## LOCAL CHAPTER HEROES (THE RISING STARS)

Celebrating engaged individuals making a national impact

34-36

## A DECADE OF DEDICATION (THE VETERANS)

Celebrating individuals with over 10 years of service

38-67

## ORGANIZATIONAL STRUCTURE & RESOURCES

NAHREP 2023: Structure, Members, Advocacy, Publications, Staff, Finance

68-71

## LATINA TITANS IN REAL ESTATE

An exclusive interview with the formidable female figures steering the ship at NAHREP





**79-81**

**GPG PODCAST SERIES UNVEILED**

Insights and revelations from the GPG podcast series

**84-86**

**THE WAR ON DEI**

Explore the controversy surrounding Diversity, Equity, and Inclusion (DEI) policies on college campuses.

**88-109**

**REGIONAL EVENT EXTRAVAGANZA**

Highlights from culturally diverse regional gatherings

**112-114**

**ALAN KET: THE WIDE WORLD OF GRAFFITI**

Q&A with ALAN KET - active graffiti artist, curator, photographer, author, and NAHREP 2023 SHHR cover artist.





In its seventh annual edition, we are proud to release the **2023 SOMOS NAHREP annual report and magazine.**



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# SOMOS

On paper &  
online  
Magazine



## Never miss an Issue!

- Get your virtual copy before everyone else - an exclusive look into the world of NAHREP
- Meet our Board of Directors, Corporate Board of Governors, partners, and corporate members, as well as our executive leadership, staff, regional board, NAC regionals, chapter coaches, and chapter presidents.
- Keep up with our programs including the Top 250 Awards, NAHREP Alumni, National Advocacy Committee, and more.



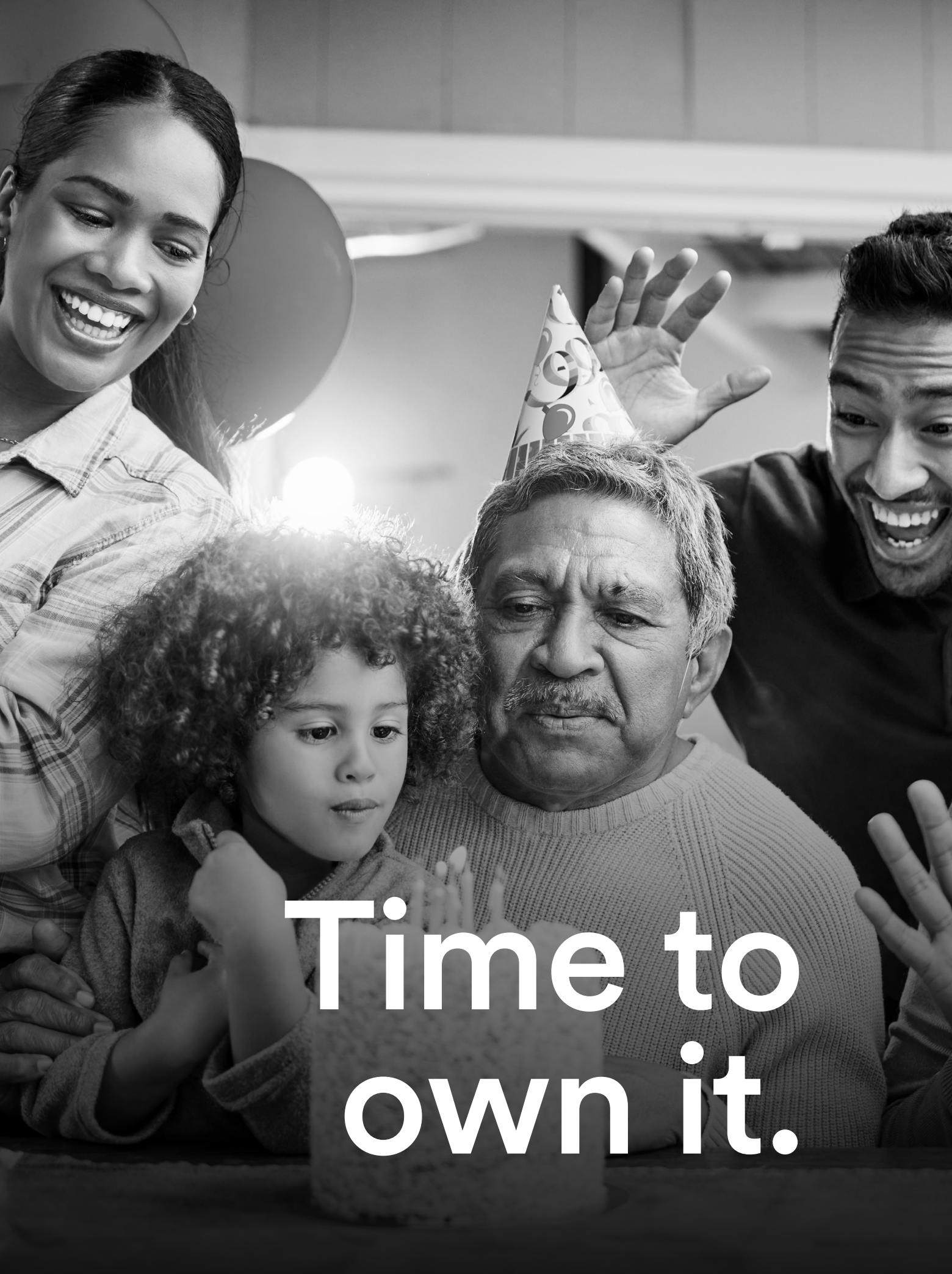
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# ABOUT NAHREP

**where *business* and "cultura" intersect**

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

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## 2023 MEMBERSHIP NUMBERS & EVENTS CHECK-UP

- **Active members in 2023: 15,375**
- **% of members that were new joins in 2023: 58%**
- **% of new memberships that were Platinum in 2023: 24%**
- **% of members from the year prior that renewed their memberships: 21%**
- **Over 100 local chapters with over 400 local chapter events announced throughout the year 2023**
- **6 Regional events**
- **2 National events**



# Exploring the NAHREP TIMELINE: A Journey of Dreams and Advocacy

In 2000, Gary Acosta and Ernie Reyes founded the National Association of Hispanic Real Estate Professionals (NAHREP), setting the stage for a transformative journey. Fast forward to 2024, and the NAHREP Timeline reflects a remarkable evolution, from the establishment of the first local chapter by Felix DeHerrera in Las Vegas to the organization's impactful presence on the national stage in front of over 8,000 event attendees.

With milestones like the launch of the Top 250 Latino Agents and Mortgage Originators Awards and collaborations with L'ATTITUDE, NAHREP has become a dynamic force in advancing sustainable Hispanic homeownership. From relocations to virtual adaptations during the challenges of 2020, the timeline embodies resilience. This journey isn't just about historical markers; it's a testament to dreams realized, challenges overcome, and advocacy translated into lasting impact for the Latino community.



## Nuria Rivera at NAHREP

Homeownership & Wealth Building Conference

**2023**



## NAHREP Founded

NAHREP, founded by Gary Acosta and Ernie Reyes in San Diego, California, aims to unite the industry around the growing Latino market..

**2000**



## First National Convention

The inaugural convention in San Diego hosted 700 attendees from almost 10 U.S. chapters.

**2001**



## First Local Chapter

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



# The Future of NAHREP

In a recent address, NAHREP CEO Gary Acosta provided insights into the organization's 23-year journey and outlined its strategic future. Founded with a vision to empower small business professionals, the organization evolved as a network providing information, mentorship, and capital essential for business growth. Challenges faced during the 2008 real estate crisis became a catalyst for resilience within the NAHREP community, leading to pivotal moments such as the creation of the Hispanic Wealth Project in 2014, emphasizing the significance of Hispanic household wealth in building prosperity.

Gary Acosta highlighted the organization's commitment to magnifying the Latino factor across various sectors. As NAHREP continues to release reports and drive initiatives like the Angel Investor Network, Acosta emphasized the broader vision —homeownership as the gateway to the middle class and investments and small businesses as the path to prosperity for the Latino community. The future of NAHREP reflects a strategic and dynamic approach to empowering and transforming the Latino landscape.



## Gary Acosta and the 44th U.S. President, Barack Obama NAHREP at L'ATTITUDE 2022



### Blueprint for the American Dream Initiative

Invitation from the White House to increase minority homeownership.

2002



### 10,000 Members

Membership hits 10,000 active members and # chapters.

2005

2003



### First Housing Policy

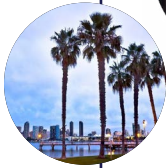
First Housing Policy Conference is held in Washington, DC with keynote by HUD Secretary Mel Martinez.





**2008 - RELOCATION:  
SAN DIEGO**

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



**2012 - PRESIDENT BILL CLINTON**

Bill Clinton's keynote at the National Convention heralds a strong growth period.



**2014 - HISPANIC WEALTH PROJECT**

NAHREP launches HWP to triple Hispanic household wealth by 2024.



**2017 - SOMOS  
MAGAZINE**

The inaugural SOMOS NAHREP magazine debuts at the National Convention.



**2012 - TOP 250**

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

**2019 - NEW ERA**

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



**2017 - PRESIDENT  
GEORGE W. BUSH**

President George W. Bush and Gary Acosta discuss immigration reform and the housing crisis.



**2018 - NATIONAL  
CONVENTION AT L'ATTITUDE**

NAHREP joins L'ATTITUDE, showcasing Latinos impact in buying power, politics, & the New Mainstream Economy.



**2020 - 20 YEARS!**

NAHREP celebrates its 20th anniversary by introducing a series of virtual events.



**2021 -  
REGIONAL  
STRATEGY**

NAHREP divides U.S. into six regions, creating sponsorship and collaboration opportunities for targeted outreach to Latino homeowners.



**2022 - PRESIDENT  
BARACK OBAMA**

President Obama joins the 2022 NAHREP at L'ATTITUDE Conference. 8,000 attendees.





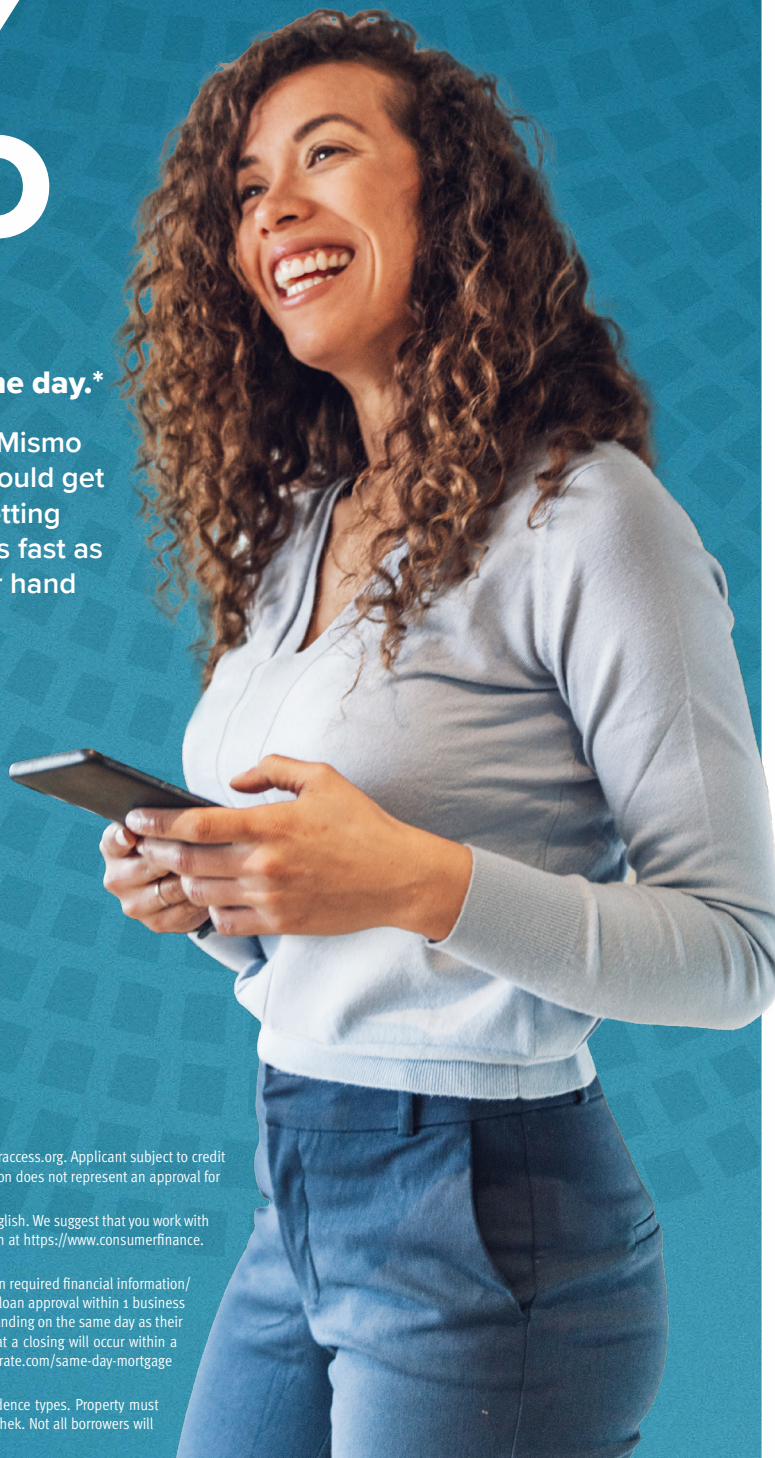
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# 2023 Year in Review

In 2023, NAHREP organized numerous events and initiatives to empower and recognize Hispanic professionals in the real estate industry. The year kicked off with nominations for the NAHREP Top 250 Latino Agents and Mortgage Originators Awards, celebrating top-producing individuals of Hispanic or Latino ethnicity. Regional events like the Southwest Regional Event in Phoenix and Regional Connect: Southwest in Los Angeles provided exclusive insights from industry leaders like Chef Jose Andres.

The organization's commitment to education and networking was evident through webinars, including one by the Hispanic Wealth Project featuring Laura Lucas, discussing deal analysis best practices. For the first time, NAHREP highlighted successful Latino-owned businesses in its annual magazine SOMOS. The magazine showcased a memorable photograph of Gary Acosta and President Barack Obama on the cover and featured Acosta's journey to interview Obama.

Tech innovation took center stage with the NAHREP Tech Showcase, emphasizing the value of technology for real estate professionals. The year witnessed the launch of the revamped NAHREP Alumni program, leading to the first Annual Alumni Family Reunion. Additionally, the organization focused on activism, discussing the Sitzer/Burnett verdict's impacts during a virtual town hall with Gary Acosta, Nora Aguirre, and Katie Johnson - Chief Legal & Chief Member Experience Officer at the National

Association of REALTORS®. The virtual town hall hosted over 300 virtual attendees.

Podcasts like "Govies, Plutes, & Gangsters" offered valuable insights from industry leaders, including real estate investor Oralia Herrera. The year also saw the announcement of new chapters like Western Oregon, Southern Colorado, Raleigh-Durham, and Louisville, the recognition of influential leaders like Barbara Corcoran and Fat Joe during NAHREP at L'ATTITUDE, and the celebration of NAHREP's 23rd anniversary. Amidst all this, the organization remained devoted to closing the wealth gap, promoting financial literacy, and advocating for safe and affordable housing.

Events like Regional Connect: Midwest & Leadership Academy in Chicago and the anticipation of the State of Hispanic Homeownership Report highlighted NAHREP's dedication to fostering dialogue, education, and cultura. The organization also ventured into angel investing, recognizing influential leaders like Gary Acosta, who was featured in Latino Leaders Magazine's Most Influential Latinos.

The year's culmination showcased the impact of NAHREP's initiatives, from successful events to groundbreaking podcasts, all contributing to the organization's mission of building wealth and prosperity within the Hispanic community.

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[cnb.com/LadderUpHome](https://cnb.com/LadderUpHome)

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# Here to Help—en las buenas y en las malas

By Cerita Battles

The lending environment has changed significantly since the launch of JPMorgan Chase's \$30 billion Racial Equity Commitment in October 2020. However, our commitment to help close the wealth gap and advance economic inclusion among Black, Hispanic, Latino, and underserved communities remains. An area of focus in those efforts is homeownership. Here at Chase, we are building and strengthening the systems that will help us make homeownership more attainable for all customers in the long term, even, and especially, during challenging market cycles.

## Putting Our Scale to Use

As one of the nation's largest banks, we use our scale and reach to help customers directly through our suite of products, and indirectly through our network of partners. At Chase, we are leveraging our consumer and correspondent channels to increase homeownership and support historically underserved communities.

Last year, we expanded our \$5000 Chase Homebuyer Grant<sup>1</sup> to include additional predominantly Hispanic communities in 16 markets, increasing the grant's footprint to more than 15,000 communities. The expansion helped make homeownership more attainable for customers purchasing their homes in those areas at a time when market dynamics threatened to derail their plans. This grant is an example of a Special Purpose Credit Program (SPCP) and one of multiple firmwide initiatives supporting the stabilization and revitalization of historically underserved communities.

Our Community Lending Program (CLP) also furthers our mission to increase homeownership and is available through our correspondent channel. The CLP promotes homeownership and provides liquidity in the market by supporting regional mortgage lenders that originate loans in majority Black and Hispanic communities across Chase's footprint.

I am optimistic about what our SPCP and others like it mean for the future of homeownership in Black, Hispanic, Latino, and underserved communities; however, these programs can't be our only focus. We must also invest in the systems that build trust and support the advancement of inclusive and sustainable homeownership. At Chase, we focus on six core pillars: People, Presence, Partnerships, Products/Programs, Promotion, and Policy. These pillars provide us with the right strategic framework to make long-term, sustainable impact among the consumers and the communities we're seeking to serve.

## Paving The Path to Sustainable Homeownership

Our work doesn't end when we earn a client's trust and consideration. We are committed to efforts that set them up for long-term, sustainable homeownership with the right knowledge and tools. Our network of Home Lending Advisors and Community Home Lending Advisors is available in-person and via phone to assist homebuyers and build relationships with community residents, local agents, and non-profit organizations.

Additionally, we continue to enhance our digital experience to empower even more buyers with the tools that will guide them throughout their homebuying journeys. Resources like our digital education center, homebuyer assistance finder, and affordability calculators can help customers make informed decisions during the first stages of their homebuying journey.<sup>2</sup> Buyers further along in their journey can take advantage of Chase MyHome,<sup>3</sup> an all-in-one tool they can use to find homes within their budget, manage their mortgage once they buy, and explore home equity insights.

We've also taken steps aimed at bringing more diversity to the appraisal industry. Chase Home Lending has committed \$3 million to the Appraisal Diversity Initiative, the objective of which is to attract new entrants to the real estate appraisal industry while fostering diversity in the profession. The funds will cover costs for training and tools needed to enter the field for approximately 700 trainees.

These efforts work together to inspire confidence throughout the homebuying process and beyond, even in less favorable lending environments. I am proud of the work we're doing to advance homeownership among Black, Hispanic, Latino, and underserved communities, and look forward to continuing to evolve the way we do business, at Chase and industry-wide, to support them and others for generations to come.



Image of Cerita Battles

<sup>1</sup> This grant is part of a Special Purpose Credit Program (SPCP) that Chase developed in accordance with federal legal requirements. To see if a property qualifies for the grant, use the Chase Homebuyer Assistance Finder available at [chase.com/afford](https://chase.com/afford)

<sup>2</sup> For more information, visit [chase.com/afford](https://chase.com/afford)

<sup>3</sup> For more information, visit [chase.com/meetmyhome](https://chase.com/meetmyhome)



# Racial Equity Commitment helps increase homeownership opportunities

In 2020, JPMorgan Chase announced its \$30 billion Racial Equity Commitment to help close the racial wealth gap and advance economic inclusion among underserved communities, including Black, Hispanic and Latino communities.

## Building on our existing investments, we are helping drive inclusive growth by focusing on:

- Increasing homeownership for Black, Hispanic and Latino households across the economic spectrum<sup>1</sup>
- Expanding affordable rental housing and support for vital community institutions
- Growing small businesses
- Spending more with Black, Hispanic and Latino suppliers
- Improving financial health and access to banking
- Investing in Community Development Financial Institutions and Minority Depository Institutions
- Providing philanthropic capital
- Accelerating investment in employees and building a more diverse and inclusive workforce

The firm understands the important effect that homeownership has on improving generational wealth and believes that closing the racial wealth gap means closing it at all household income levels.

For more information, visit [chase.com/AdvancingHomeownership](https://chase.com/AdvancingHomeownership)



## Progress toward our Racial Equity Commitment through 2022:



\$21B+ in loans funded<sup>2</sup>



300+ community-focused managers, Home Lending Advisors and senior business consultants hired



9,000+ financial health workshops held, including for new and first-time homebuyers, that have reached 190,000+ people



72,000+ households served<sup>2</sup>



\$5,000 Chase Homebuyer Grant<sup>3</sup> offered to customers purchasing a home in 15,000+ majority Black and Hispanic/Latino communities, if they qualify.



\$2,500 Chase Homebuyer Grant<sup>3</sup> offered to customers in low-to-moderate-income communities, if they qualify.

<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> \$21B+ funded and 72,000+ households reflect the total amount of funded dollars and units of purchase and refinance loans from Black, Hispanic and Latino households from 2021 and 2022. We remain committed to originate an incremental 40,000 home purchase and 20,000 refinance loans even though market dynamics could affect the specific timing.

<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).

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# EMPOWERMENT Y ORGULLO WITH FAT JOE

## A PERSONAL GLIMPSE INTO THE WORLD OF THE RENOWNED ARTIST

Fat Joe shares his journey from his Bronx upbringing to rapper and businessman in an interview with Armando Tam, NAHREP SVP, Digital Marketing and Network Manager, emphasizing self-belief and authenticity. He highlights the power of staying true to one's identity, treating everyone equally, and promoting diversity. Reflecting on his social media impact during COVID-19, he credits it for opening new opportunities. From owning businesses to advocating for justice reform, Fat Joe encourages entrepreneurship and advises against underestimating anyone. His resilient spirit and dedication leave a powerful message of pride, hard work, and embracing one's roots.

**Q:** How'd you like that entrance?

**A:** Man, I felt like Mike Tyson walking in here, man

---

**Q:** Can you talk to us how you became Fat Joe? You talked a little bit outside, *pero*, talk to us about how you became Fat Joe at age 12 you started thinking differently?

**A:** So I grew up in the streets. I grew up very, very, very poor and, I was telling the young Brothers out there, the basketball players. I was telling them that when we was growing up, we ain't have no inspiration. If you Google the Bronx in 1980, you know, it looks like Ukraine, the war zone.

But I... I remember a moment in my life. I was only 12 years old with my friend Louie, and I was telling him, "Yo, this poor stuff, this ain't for me."

And to tell you the truth, I'm a self-made man. So, I don't look at others' success with envy, I look at it as inspiration. "If he or she could get it, I could get it as well."



**Q:** Why is it important to maintain *tu cultura*?

**A:** I've always been proud of my race. I've always been proud of my culture. I think us as Latinos, we have the most pride in who we are. And then we got to also take that into the work field, meaning: if you become successful, a Latina successful, hire more younger Latinas, hire more Latinos, hire more black people, because unity is what I'm about.

**Q:** Social media, you hit it hard during covid, at a time where we had nothing. Talk to us about how you got into it.

**A:** I turned on the IG live, and then we made it a show. We had everybody from Mike Tyson, to Floyd Mayweather, to Lisa-lisa, Rosie Perez and JLo. We had them on there just to entertain the people. But that opened the door. Now I got three TV shows coming out this year. You never know what God's got planned for you. You have to keep fighting.



**Q:** Give our audience a piece of advice for self-development or something they can take today and apply to their business as you're launching out more businesses.

**A:** I say, don't count nobody out. Keep your ears open. My brother Pitbull, I don't know if y'all know, I got Pitbull his first record deal. And so Pitbull said, "Man, you gotta listen to people." Like, you know, when you're self-made, you feel like, "Yo, what could they tell me? I make my own money." But that's not true.





"Be proud of who you are. Don't change who you are ethnically, don't change who you are culturally. If they're going to respect your great mind and they're going to respect your talent, be proud of who you are."

- Fat Joe



Q:

What you've seen so far, this *gente linda*, what was the experience backstage with the players, to meeting Gary?

A:

I'm the type of Latino historically, I've always been looked down upon. And so, places like this, I've always avoided. But it's so beautiful to see Latino faces who's moving the issue forward. We have to always be proud of who we are. Back in the days, Latinos, to fit in, used to change their names into American names so that they could be so-called accepted.

And so those types of stories, they hurt my heart. You've got to always be proud, and you don't got to shade who you are to be accepted with people. If they're going to respect your great mind, and they're going to respect your talent, be proud of who you are. And I'm going to be honest with you. I'm proud of who I am.

## Armando Tam's interview afterthoughts:

### **Talk to us about the entrance...**

I have always considered myself a disruptor, and I believe that NAHREP is also disrupting the industry. I am not a fan of anything corny. That's why I wanted to experience the moment when Fat Joe and Big Pun were at the Oscar De La Hoya vs. Félix Trinidad fight, performing the walk-up. Even the walk up music was curated by him and I. We included his 3 decades of hits showing range, collabs with Anuel and Cardi to Lean Back and All the Way Up. We had hooplers and NAHREP leaders walk with us to the stage just like boxers do with their ring entrance.

### **What were you expecting when preparing to interview Fat Joe?**

I didn't really know what to expect because I grew up listening to Fat Joe's music and the majority of his content was around Hip Hop. So, I wanted get him to speak on his business journey because he is such a successful businessman post-Hip Hop career. It was even dooper when he spoke about embracing the culture and how proud he was because there are a lot of people who turn on their culture when it is convenient, like a light switch. And it's good to see people who understand that it is a lifestyle, not a light switch.

### **Why Fat Joe?**

Fat Joe was perfect because he embodies everything our organization has: culture, success, and grit. And in my world, I call that *calle*.



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# President's Message

To my NAHREP familia,

As the 2023 President of our incredible organization, I'm both honored and excited to stand alongside you on this extraordinary journey. The Latino community possesses an immense potential, and together, we hold the power to not only elevate our businesses but also empower our communities and create lasting Hispanic sustainable homeownership and permanent change.

Our organization has a history marked by resilience and achievement, and this potential resides within each of us, waiting to be set free.

As we continue to navigate this environment, we must continue to commit to our growth to become a better version of ourselves so we can thrive no matter what challenges come our way. Being a part of this organization exposes us to some of the giants in this industry to help us take our business to the next level. Remember that our success is a collective effort alongside our NAHREP partners & sponsors, our NAHREP Alumni, our Top 250, our certified trainers, and our incredible NAHREP members! Together, we are building a future that surpasses even our highest aspirations.

We focus on opportunity and there is so much of it. According to the NAHREP "State Of Hispanic Homeownership Report (SHHR)", our demographic's median age is 30. Latinos have the highest share of homebuyers under the age of 25, and 70.6 percent of Latinos who purchased a home with a mortgage in 2021 were under 45. There is so much potential!





I, as a successful business owner am so proud to watch our members grow and achieve record-breaking benchmarks. Remarkably, since 2017, Latino-owned employer businesses have more than doubled their number of employees to 2.9 million people, with an annual payroll of \$105.6 billion. It's a testament to our determination and the potential we hold. Additionally, employer firms owned by Latinas employ 692,000 people with an annual payroll of \$22.5 billion. These statistics demonstrate our substantial and growing impact in the business world. More details can be found in our very own "State Of Hispanic Wealth Report."

I am thrilled about our future, and I hope you are too. Together, we will leave a legacy by being involved in public policy, building generational wealth with our HWVP, and doubling our membership which is my personal project! We come together because nobody should be left behind.

In closing, remember that your greatness is not determined by your circumstances but by the decisions you make and the actions you take. Let's choose to be GREAT and inspire our communities to become so much more!

I know I'll see you soon at our regional events, our "Homeownership & Wealth Building Conference" in March or NAHREP at L'ATTITUDE in September!

With much gratitude,

**Nuria Rivera**



2023 NAHREP National President







# Where Business Opportunity & Cultura Intersect

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
- Engage in a vibrant community
- Enhance your visibility within the industry



## 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

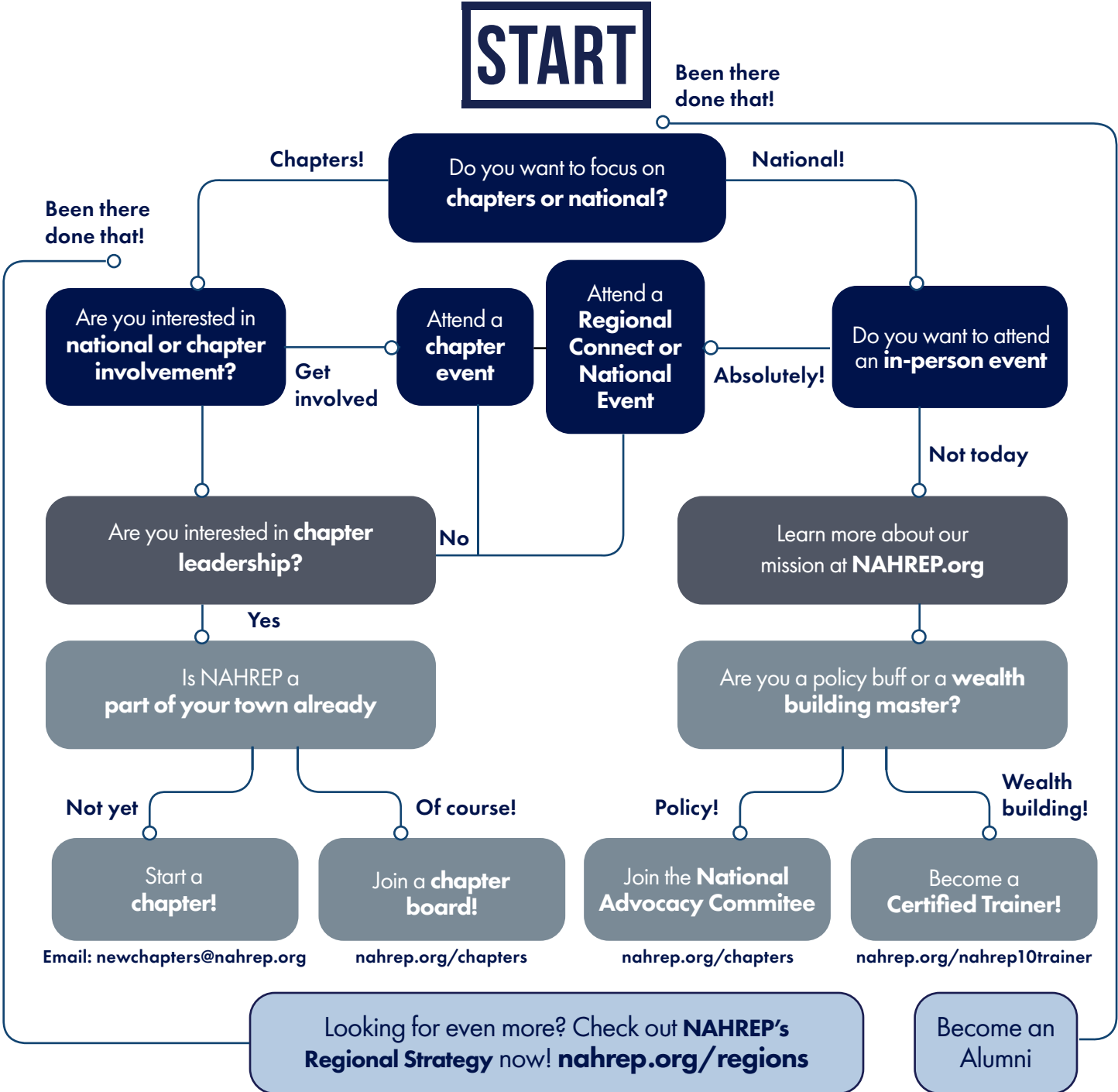
Become part of our familia at  
[nahrep.org/join](https://nahrep.org/join)



# WHAT KIND OF VOLUNTEER SHOULD YOU BE?

How to join the **NAHREP Familia**

**START**



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\*Please note, the mortgage process including negotiations will take place in English on documents printed in English aside from foreign language disclaimers required by law. If your clients have difficulty understanding English or reading English, they are advised to bring their own interpreter over the age of 18. PrimeLending will NOT provide an interpreter for their use. All loans subject to credit approval. Rates and fees subject to change. Equal Housing Lender. All loans subject to credit approval. Rates and fees subject to change. Equal Housing Lender. ©2024 PrimeLending, a PlainsCapital Company (PrimeLending) (NMLS: 13649). For licensing information, go to: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). PrimeLending is a wholly owned subsidiary of a state-chartered bank and is an exempt lender in the following states: AK, CO, CT, DE, FL, GA, IA, ID, IN, KS, KY, LA, MN, MO, MS, MT, NC, NE, NV, OH, OK, PA, SC, SD, TN, TX (1st Liens), UT, VA, WI, WY. Licensed by: AL Lic. No. 21004; PrimeLending, a PlainsCapital Company, 18111 Preston Rd, #900, Dallas, TX 75252, Phone: 888-812-2711, Ark. Lic. No. 105190; AZ Lic. No. BK 0907334; Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act - Lic. No. 4130996; D.C. Lic. No. MLB13649; HI Lic. No. HI-13649; Illinois Residential Mortgage Licensee MB.6760635; MD Dept. of Labor, Licensing & Regulation - lender lic no. 11058; ME Lic. No. SLM8285; PrimeLending, a PlainsCapital Company, MA Lender & Broker License No. MC13649; MI Lic. Nos. FR 0018489 and SR 0012527; ND Lic. No. MB101786; Licensed by the New Hampshire Banking Department - Lender Lic. No. 14553-MB; PrimeLending, a PlainsCapital Company, 18111 Preston Road #900, Dallas, TX 75252, 800-317-7463. NJ Lic. No. 0803658, licensed by the NJ Department of Banking and Insurance; NM Lic. No. 01890; PrimeLending, a PlainsCapital Company, 3144 Winton Road #600, Rochester, NY 14623, Licensed Mortgage Banker - NYS Department of Financial Services Lic. No. LMBC 108099; PrimeLending, a PlainsCapital Company, Oregon Lic. No. ML-5260; Rhode Island Licensed Lender and Loan Broker, Mortgage Banker Lic. No. 20102678LL and Broker Lic. No. 20102677LB; Texas - Regulated Loan Lic. No. 2803 - Regulated 2nd Liens; VT Lender Lic. No. 6127 and Broker Lic. No. 0964MB; PrimeLending, a PlainsCapital Company, WA Lic. No. CL-13649; WV Lender Lic. No. ML31704 and Broker Lic. No. MB-31703. V010224.



# MGIC

**More than 65 years of making homeownership possible in your community**

**Guide your Hispanic consumers towards homeownership with the help of MGIC's bilingual marketing resources.**

**Get started now:**  
**[mgic.com/hispanic-marketing](http://mgic.com/hispanic-marketing)**



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

# The Rising Stars

## LOCAL CHAPTER HEROES

NAHREP has the privilege of working with inspiring individuals who are making waves on a national level within the organization. We delved into their personal journeys, asking them about most valuable lessons, cherished experiences, and unique backgrounds that have shaped exceptional leaders today.





### What is the best thing you've learned from NAHREP?

I have learned so many things, but out of all what has stuck the most is what Daisy Lopez-Cid always says: 'It's not who you know, but rather who knows you.' That couldn't be all the more true, and NAHREP gives you that exposure. Through the relationships I made with colleagues at NAHREP, I gained insight and learned knowledge that any other person would have to pay thousands in coaching programs to learn.

**Luis Perez**  
Southeast - South Florida

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### What is one thing nobody knows about you?

I am a Colonel in the Alabama Militia. The Governor of Alabama gave me and 18 other real estate professionals this honor because we left our homes in Illinois to help folks rebuild theirs in Mobile, AL after the devastation of Hurricane Katrina.

**Mabel Guzman**  
Midwest - Du Page County

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### What is your favorite conference and why?

I deeply value NAHREP's conferences. Regional Connect events foster diverse connections and focus on wealth building, while NAHREP at L'ATTITUDE and Leadership Academy elevate professional development to new heights. Each event showcases NAHREP's dedication to excellence, offering transformative experiences for attendees.

**Suselle Salerno**  
Northeast - Union Essex

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### What is one thing nobody knows about you?

Only my close friends know about this, but I did 12-Hour Crucible with SEALFit to embody a life of self-mastery, forging discipline, resiliency, drive, determination, honor, integrity, and courage. With the help of Navy SEAL and Special Operations coaches, they pushed my physical limits to build on my strengths and uncover my weaknesses. It allowed me to discover my 20X potential.

**Robert Nunez**  
Mountain - Texas Plano Garland



### What is your favorite conference and why?

The Homeownership & Wealth Building Conference is my favorite conference. Maintaining political knowledge is emphasized in Discipline #7 of the NAHREP 10 Wealth Disciplines. We can learn about upcoming and present public policies that may affect us as professionals thanks to this seminar. It offers insightful information about analytics, studies, and new developments in the Hispanic market.

**Angelica Alvarez**  
Southeast - Puerto Rico

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### What is the best thing you've learned from NAHREP?

I discovered the profound impact that the organization yields in both business and community spheres within our industry. Embracing the idea of stepping outside our comfort zones, I realized that personal and leadership growth is attainable through such ventures.

Furthermore, I realized that collective efforts yield remarkable results; together, we can reach new heights and make a meaningful difference.

**Alfredo Rosales**  
Northwest - Greater Las Vegas

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### What is one thing nobody knows about you?

One thing that not many people know about me is that I hold a double bachelor's degree in Criminal Justice and Psychology. The psychology behind human behavior has always been a passion of mine, and so is justice and fairness. I've always been known by those who know me well for standing up for or defending others. Another thing that most people don't know about me is that I earned a black belt in taekwondo & a brown belt in Karate.

**Mayra Rivera**  
Northwest - Las Vegas





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# The Veterans

## A DECADE OF DEDICATION

The Veterans: A Decade of Dedication features individuals with over 10 years of service within NAHREP. We asked them a few questions to explore their personal journeys, delving into questions about how they first learned about NAHREP, their favorite conference and why, and their experiences and growth over the years that have made them strong contributors to the organization for the past decade.





## What is your favorite conference and why?

The NAHREP policy conference in DC is always the greatest real estate event of the year. At NAHREP in DC you have the most committed members of the organization, advocating for the most important issues that affect our members and their customers. The smaller venue creates a better interaction for all, it's always a unique experience with special moments, inside and outside of the hotel.

**Juan Martinez**  
2013-2014 NAHREP National President

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## How have you become strong with NAHREP over the 10 years?

I am strong within the organization because I try to stay connected in all aspects, not what is just needed of me. I stay connected with our chapter leaders and the partners who work with them. PLUS, I am a true example of what NAHREP can do for you. I've grown personally and professionally and my business by leaps and bounds. My mindset is totally different. I understand that we have to diversify our business, not just be part of the diversity.

**Daisy Lopez-Cid**  
2018-2019 NAHREP National President

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## What special moment stands out with you and NAHREP?

The crowning moment of my NAHREP journey came with my installation as the 2015 NAHREP National President which took place in Washington, D.C.—a memory etched in my heart forever. It was during this conference that I met Gino Blefari, CEO of HSF Affiliates, a meeting that transformed the trajectory of my career and brand. This serendipitous introduction opened doors to unprecedented opportunities, ultimately paving the path to my current role as part of the C-Suite at HomeServices of America — a testament to the boundless opportunities that NAHREP provides.

**Teresa Palacios Smith**  
2015-2016 NAHREP National President



## What is your favorite conference and why?

My favorite conference is the fall conference, which we initially called the "Marketing Conference" and which is now NAHREP at L'ATTITUDE. That's where you get all the energy; that's where you CONNECT with thousands of people coming together to try to improve sustainable homeownership amongst the Hispanic population. That energy gives you a boost for the rest of the year. It gives you a vision, it gives you purpose, it gives you an idea of what is possible.

**Tino Diaz**  
2009-2010 NAHREP National President

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## How have you become strong with NAHREP over the 10 years?

NAHREP has taught me to think big. To keep stretching out of my comfort zone to achieve things I hadn't even thought were possible.

**Sara Rodriguez**  
2020-2021 NAHREP National President





# Can't stop thinking about owning a home?



Our **Community Homeownership Commitment**<sup>1</sup> can help you turn your vision into reality. Here's how:

 **\$7,500**

Closing costs grant up to **\$7,500** as a lender credit.<sup>2</sup>

 **\$10,000**

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

 **3%**

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

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You are invited to apply. Your receipt of this material does not mean you have been prequalified or preapproved 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 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 point 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>3</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>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.

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# 2023 Financial Performance

**16M**

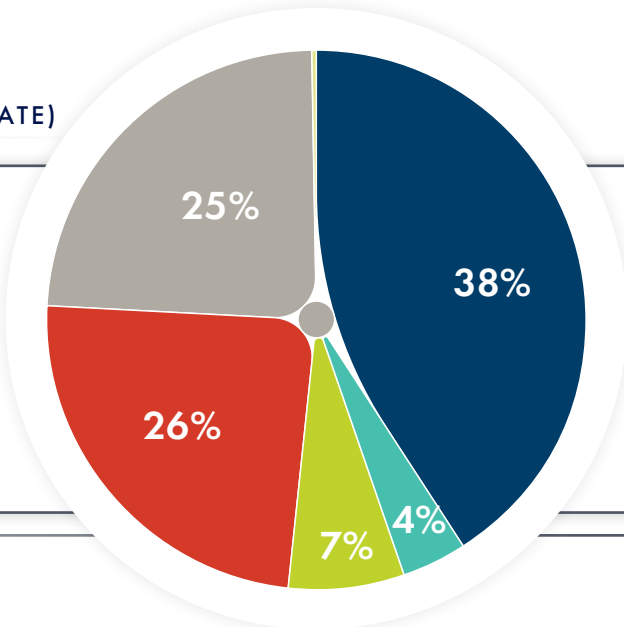
REVENUE

**15.2M**

EXPENSES

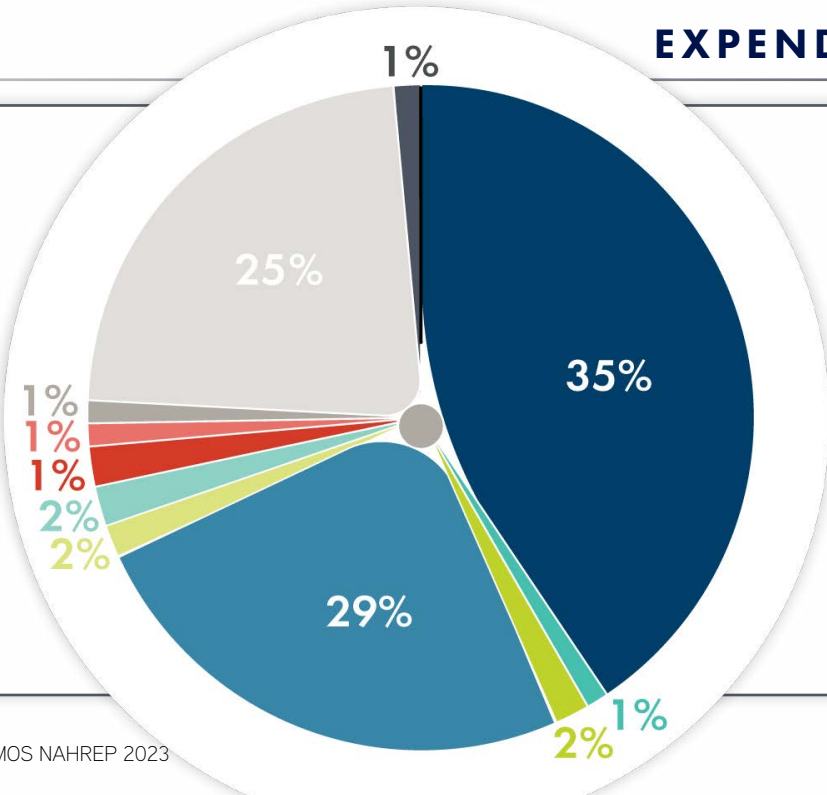
## REVENUE SOURCES (APPROXIMATE)

- 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
- NHCA Expense
- Media Production Costs





## 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 - 2021



**Luis Padilla**  
2021 - 2022



**Nuria Rivera**  
2022 - 2023

# National Board

# OF DIRECTORS

# 20



**Nuria Rivera**  
2023 NAHREP President



**Gary Acosta**  
Co-Founder & CEO



**Nora Aguirre**  
2023 NAHREP President-Elect



**Luis Padilla**  
Immediate Past-President



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



**Oralia Herrera**  
Secretary



**Mauricio Perez**  
Director



**Edwin Acevedo**  
Director



**Sara Rodriguez**  
HWP Chairperson



**Atila (AT) Almeida**  
Director



**Rob Chevez**  
Treasurer



**Jona Gamboa**  
Director



# 23

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.



**Francisco Fernández**  
Director



**Adriana Perezchica**  
Director



**Diana Sifuentes**  
Director



**Josue Soto**  
Director



**Neily Soto**  
Director



**Imelda Manzo**  
Director



**Joe Castillo**  
Board Advisor



**Armando Falcon**  
Board Advisor



**Daisy Lopez-Cid**  
Board Advisor



**Juan Martinez**  
Board Advisor



**Joseph Nery**  
Board Advisor



**Olivia Chavez**  
Board Advisor



**Pedro Rivera**  
Director



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**Camilo Escalante**  
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**Raul Espinoza**  
BAY EQUITY HOME LOANS



**Mike Ferry**  
MIKE FERRY ORGANIZATION



**Terry O'Hara**  
FANNIE MAE

# 2023 Corporate Board of Governors

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**.





**Justine Jimenez-Garcia**  
COUNTYWIDE PROPERTIES,  
INC.



**Jennifer Hedgepeth**  
DHI FINANCIAL SERVICES



**Wil Hendrix-Griffen**  
PNC



**Patrick Howard**  
TRIO



**Kuba Jewgieniew**  
REALTY ONE GROUP



**Scott Juhl**  
FIRST AMERICAN TITLE



**Abby Lee**  
RE/MAX, LLC



**Kay Marshall**  
TRUIST BANK



**Lenny McNeill**  
U.S. BANK



**Carmen Mercado**  
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**Allen Middleman**  
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**Matthew Neill**  
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**Stephen O'Connor**  
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**Eddy Perez**  
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## PREMIER NATIONAL PARTNER



## PREMIUM NATIONAL PARTNER



## NATIONAL PARTNER



## MEDIA PARTNERS







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# 2023

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1st Class Mortgage Group LLC

1st Equity National Title & Closing Services

A & A Title Services

Advantage America Insurance Services, Inc.

Agency Title Inc

Alameda Mortgage Corporation

Alley & Co LLC

Allied Mortgage Group

All New York Title Agency, Inc.

Alterra Home Loans

AmCap Home Loans

AmeriAgency Inc.

American Pacific Mortgage

America's Best Credit and Consultants LLC

America's Homeowner Alliance

Ameris Bank

AmeriTrust Financial

Anaheim Professional Services/Albayati Realty & Mortgage Group

Anywhere Realty

Apex Insurance Group

Bancorp South

Bankers Title and Escrow Services

Bankers Title and Escrow Services, Inc: Daniel Montecelo

Bank of America

Bay Equity Home Loans

BBaca Engineering, LLC

BBB Attorneys, LLC

Berkshire Hathaway HomeServices of America

BidMyListing

Boxwood Mortgage, LLC

Bryant Law

Buckingham Mortgage, LLC

C2 Financial Corporation 2023

Caliber Home Loans

Cano Molina Insurance Brokers, LLC

Capital Title Katy West

Cardinal Financial

Carlos J. Capellan Insurance

Celebration Title Group

Charles Schwab Bank

Charter Real Estate School

Chase

Chenoa Fund powered by CBC Mortgage Agency

Cherry Tree Title, LLC

Chicago Title

Citi

City Lending Inc

CMG Home Loans

CNI Financial

Cobreiro Law PA

Columbus Capital Lending

Contigo Capital

Contour Mortgage Corporation

Copper State Mobile Notary Services, LLC

Core Home Loans

Cottrell Title & Escrow

Crespo Law Firm

Cristina Ortiz Law

CrossCountry Mortgage, LLC

DAL Commercial Capital LLC

The David Garcia Team at Vault Mortgage Group

Delmar Mortgage

DHI Mortgage

District Home Loans LLC

Doma Title

D.R. Horton

Driggs Title Agency

Duran Family Insurance Agency

Durango Insurance & Financial Services Inc

Eddie Quillares Jr., State Farm Insurance

Edge Home Finance

Ed Luna Home Loans, LLC

Elite Financing Group

Elite Title Group, LLC

Elite Title Group, LLC – Joseph Manzo

El Paso Water Softeners

Emerald Mortgage Corp

Encore Bank

Engel & Volkers Americas

ENRG Realty

EPM

Escrow Hub

E-Squared Mortgage LLC

Essent Guaranty

eXp World Holdings, Inc.

Fairway Independent Mortgage

Family First Funding

The Federal Savings Bank

Fidelity National Title of Florida, Inc.

The Financial Architects

First American Title

First Community Mortgage, Inc.

1st Financial

1st Financial – Miami Lakes Branch



# 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.

First National Bank of America	Investment Bankers Network	Mint Mortgage
First Option Mortgage	Irma Renee Garcia Agency Farmers Insurance	ML Mortgage
First Horizon Bank	Janet Pagan Mortgages	Moran Agency, LLC
The Florida Mortgage Lab LLC	Jason A Woodbury Financial Services LLC – Country Financial	Morgan Stanley
FM Home Loans	Kabrera Invesments 2023	A Mortgage Boutique
Foundation Mortgage	Kaplan DiTrapani Faria & Rabanipour LLP	Mortgage Core
Garden State Mortgage Corp.	KEW Legal PA	Mountain West Financial
Gateway Mortgage- McAllen Branch	Raiz Federal Credit Union	Movement Mortgage
Genuine Escrow Inc	Landwood Title	MRV Financial LLC
GHR Investments LLC	The Law Office of Carolina T. Curbelo, LLC	myNHD
Golden State Finance Authority (GSFA)	Law Office of Christina M. Ortiz PA	My SD Lender
Goosehead Insurance	Law Offices of Leonidas G. Foussekis PC	National Association of Independent Builders and Real Estate Services (NAIBRS)
Grizzly Home Inspections	Lawyers Title	National Association of REALTORS®
Guaranteed Rate	Legacy Mutual Mortgage	National Homebuyers Fund, Inc.
Guild Mortgage	The Lending Pros	Nations Lending Bayonne Branch
Halpern & Associates Mortgage Corporation	Lending Shops	Nationwide Mortgage Banker
Hamilton Home Mortgage	Leticia Herrera Agency Inc. American Family Insurance	NC Farm Bureau Insurance
Harding Bell International Inc.	LGM Law, PLLC	Near North Title
Henry Rodriguez State Farm Insurance Agency	Liberty Title & Escrow/Subsidiary of Fidelity National	Neighborhood Loans
Highlands Residential Mortgage	Loan Coach Texas powered by Edge Home Finance	New American Funding
Hilltower Creative LLC	loanDepot	New Fed Mortgage
Holbrook and Holbrook	Loan Factory	New York Life Insurance
Homebridge Financial Services-Oakbrook Terrace Branch	Madison Mortgage Services, Inc.	Nexa Mortgage
Home Inspections Today LLC	Mainstreet Organization of REALTORS®	NFM Lending
homegenius	Maw Law, P.C.	NJ Lenders Corp.
HomeServices of America	Maria Gesualdi, Esq.	Norcom Mortgage
Homestar Financial Corporation	Martinez Income Tax & Accounting	NorthPointe Bank
Hometown Lenders	Martinez Law Group, P.C.	Not Your Average Lender
Home Warranty of the Midwest	Matt Waddell State Farm Agency	Nova Home Loans
Independence Title – Schultz & Kellar	The Mike Ferry Organization	Novation Title
InstaMortgage		
Intercontinental Capital Group		

# 2023

# Corporate Members

Nu World Title	Realtor.Com	Texas Bank Mortgage
Offerpad	Realty of California	Texas Capital Lending Hispanic Division
Old Republic Home Protection	Recovery Credit Repair, Inc.	Thrive Mortgage
Old Republic Title	RE/MAX, LLC	Titan Title
OnTo Mortgage	Revival Capital Inc.	Triangle Property Law, PC
Original Insurance Agency, LLC dba Duran Family Insurance Agency	R&G Insurance Associates	Truist
Pacific Lending LLC	Rize Mortgage	Truly Title Inc.
The Pallais Agency	Rocket Mortgage	Trusted Rate Mortgage
Parada Mortgage	Ross Mortgage Company	Truview Inspections
Patriot Pacific Financial Corp	RoundPoint Mortgage Servicing Corporation – A Freedom Mortgage Corporation Subsidiary	TS Insurance
Peak 1031 Exchange Inc.	RWM Home Loans	Tuff Home Inspections
Pina Law Firm, LLC	Scotsman Guide	The Turnkey Foundation Inc.
Pinnacle Lending	Security National Mortgage	UMB Bank
Planet Home Lending	Security Title Agency	United Title & Escrow, LLC
PNW Insurance Group	SimpleNexus	United Trust Escrow
Point Mortgage Corp.	Simply Title, LLC	Universal Home Loans
Premier Members Credit Union	Soaring Eagles LLC	Universal Insurance Group, LLC
Premier Properties of CT	SouthStar Bank	Universal Lending
Primary Residential Mortgage- Edgar Hernandez	SOS Water and Fire Restoration	U.S. Bank
PrimeLending, A PlainsCapital Company®	Statewide Mortgage, LLC	U.S. Mortgage Corporation
Priority Settlement Group of Texas	Stephanie Snyder Liberty Mutual	Vani Financial Services
Prosperity Home Mortgage	Sterling Law	Viewpoint Lending Corp
Providence Title LLC	Strock & Cohen Zipper Law Group dba SCZ Real Estate Law	Viva Insurance
PR Team Mortgage, Partner with Edge Home Finance	Sun Life Title LLC	Walsh & Gilad
Queens Capital Mortgage	Sun West Mortgage Company	WarCap Home Loans
The QKapital Group	Super Home Warranty	Wells Fargo Home Mortgage
Quintessential Mortgage Group	Supreme Lending	Western Pioneer Financial
Raiz Federal Credit Union	Supreme Lending- Cape Coral Branch	Wilson Bank & Trust
Real Estate TC Services	SWBC Mortgage	Wintrust Mortgage
RealLiving® Real Estate	Team Legacy Mortgage at Loan Life	World Financial Group Insurance Agency
	Tennessee Nations Title Agency	Zillow



# Juntos!

## El Hogar Lo Es Todo

**Inclusive Homeownership:** LoanDepot is dedicated to creating an inclusive path to homeownership, ranking as the **No. 3 lender for the Hispanic community.**\*

**Multicultural Excellence:** We pride ourselves on a diverse, multicultural, and multilingual team of mortgage professionals, many recognized by NAHREP in their Top 250 Originators list.

**Tailored Mortgage Solutions:** Regardless of market conditions, we offer a wide range of tailored and competitive mortgage options to best suit customer needs.

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**JESUS CRUZ**  
VP, Community Lending  
**(949) 973-6833**

jesuscruz@loanDepot.com

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**loanDepot**  
NMLS#174457



## Link Loan

*Game Changing Homeownership Financing Programs*



Managed by Trio, a proud member of NAHREP, Link Home Loans provide an innovative solution for homeownership, promoting self-worth and opportunities to families that aren't currently eligible for traditional mortgages.

Whether first time homebuyers, self employed, ITIN, or other, Lenders who offer Link Loans are helping empower their customers and strengthen their communities while generating new loan originations.

Join the creators and leaders of this proven path to homeownership financing by contacting Trio, your NAHREP representative, or a Link Loan master servicer for more information on how to get started.

Patrick Howard, Managing Director, Trio or  
Tom Mirrelli 1-720-501-5248, TPO Director



Building a legacy and building a community go hand in hand. They both take dedication, intention and support. RE/MAX® can help you build both.

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**Unstoppable Starts Here**

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# Strategies for Healthy Credit

## Free online course in Spanish by Fannie Mae

Nearly 33% of Hispanic renters say insufficient credit history is a top obstacle to getting a mortgage.\* This new course empowers Latinos in their housing journey with information to help realize the dream of owning a home.

Steps to establish credit.

How to manage and maintain good credit.

Benefits of good credit history.

Lean more at [fanniemae.com/education/es](https://fanniemae.com/education/es)

# Bienvenidos a casa.

\*Source: Fannie Mae Q3 2022 National Housing Survey®



Fannie Mae®

# NAHREP Staff

## EXECUTIVE TEAM



**Gary Acosta**  
CO-FOUNDER & CEO



**Jason Riveiro**  
EXECUTIVE DIRECTOR/EVP OF  
GOVERNMENT & INDUSTRY  
RELATIONS AND CORPORATE  
PARTNERSHIPS



**Armando Tam**  
SVP DIGITAL MARKETING AND  
NETWORK MANAGEMENT



**Omar Tejada**  
SVP, CHIEF OF STAFF



**Maria Barrios**  
EXECUTIVE DIRECTOR OF  
OPERATIONS AND CFO

## 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

## EVENTS & PRODUCTION



**Katherine Hamilton**  
EVENTS COORDINATOR



**Ana Cervantes**  
MANAGING DIRECTOR OF  
EVENTS ADMINISTRATION



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



MARKETING & COMMUNICATIONS



**Alejandra De La Cruz**  
MARKETING MANAGER



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POLICY, LEARNING &  
RESEARCH DIRECTOR



**Elizabeth Nimmons, PH.D.**  
SENIOR POLICY & RESEARCH ANALYST



**Krystle Talbot**  
PROGRAM MANAGER



**Jovana Campos**  
LEARNING & RESEARCH ANALYST

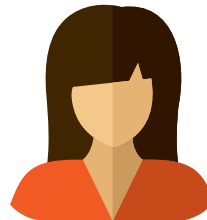
HR & OPERATIONS



**Marta Becerra**  
HR MANAGER



**Tricia Meza**  
CORPORATE RELATIONS MANAGER



**Angela Gonzalez**  
OFFICE MANAGER/EXECUTIVE ASSISTANT

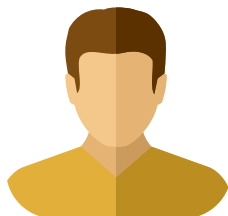


**Arlida Monzales**  
BOOKKEEPING MANAGER

HISPANIC WEALTH PROJECT



**Elide Mejia**  
ACCOUNTING & ADMIN ASSISTANT



**Alfredo Mena**  
OFFICE CLERK



**Melissa Cossio**  
SR. PROGRAM MANAGER, HWP

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.



# Contigo 100% guaranteedRate®

When it comes to servicing our Hispanic community, we've got your back. With our comprehensive mortgage process **100% en español**, your clients can feel confident and fully-informed every step of their homebuying journey.

**nahrep**  
CORPORATE MEMBER



Learn more.



**EQUAL HOUSING LENDER**

NMLS ID #2611 (Nationwide Mortgage Licensing System, [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org))  
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)





# THE NAHREP 10

The Hispanic Wealth Project®

1

**HAVE A MATURE UNDERSTANDING OF WEALTH AND PROSPERITY** because the one with the most toys usually loses.

6

**KNOW YOUR NET WORTH INCLUDING THE VALUE OF YOUR BUSINESS** because you can't improve what you don't measure.

2

**BE IN THE TOP 10% OF YOUR PROFESSION** because being good is not good enough.

7

**BE POLITICALLY SAVVY** because public policy matters.

3

**LIVE BELOW YOUR MEANS AND BE READY FOR THE NEXT RECESSION** because downturns are a regular part of our economic cycles.

8

**BE PHYSICALLY FIT** because wealth without health is meaningless.

4

**MINIMIZE DEBT** because it is the biggest enemy to wealth.

9

**BE GENEROUS WITH PEOPLE WHO ARE LESS FORTUNATE** because philanthropy feeds your spirit and gives more purpose to your work.

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).

10

**BE ACTIVE IN THE LIVES OF YOUR FAMILY AND CHILDREN** because familia is central to who we are and nothing will motivate you more.

SHARE THESE DISCIPLINES WITH YOUR FAMILY,  
FRIENDS, COLLEAGUES AND CLIENTS BECAUSE  
THAT'S HOW WE CHANGE THE WORLD.

# 2023 NAHREP 10 CERTIFIED TRAINERS



Christopher Almaraz  
 Angelica Alvarez  
 Ana Benavides  
 Katherine Boean  
 Jocanna Brown  
 Ricardo Cabrera  
 Gloria Carmona  
 Gloria Chavez  
 Monica Cuellar  
 Yisbel Bera Damiron  
 Meldina Dervisevic  
 Rose Ann Djelmane  
 Antonio Escareno

Cid Fernandez  
 Francisco Fernandez  
 Claudia Flamenco  
 Jona Gamboa  
 Elba "Guille" Garza  
 Berenice Gomez  
 Ruby Gonzalez  
 Asael Gonzalez  
 Lucy Guzman  
 Barbara Henson  
 Sandy Holguin  
 Justine Jimenez Garcia  
 Monica Kaspar

Bryan Landman  
 Raquel Lavender  
 Ivelisse Lopez  
 Jose Macias  
 Aixa Malave  
 Alba Martinez  
 Joe Maymi  
 Carmen Medina  
 Ann Marie Nava  
 Romulo Nieto  
 Margory Nunez  
 Juan Ortiz  
 Andres Ospina

Kelly Ospina Gomez  
 Richard Ozuna  
 Ricardo Peinado Jr.  
 Luis Carlos Perez  
 Pablo Picasso  
 David Pinzon  
 Gabby Pitts  
 Alejandro Pousa  
 Lucy Quinones  
 Oscar Reto  
 Breonna-Maria Rodriguez  
 Eva Angelina Romero  
 Sharlene Ruiz

William Ruiz  
 Nancy Scovotti  
 Blanca Sepulveda  
 Rebecca Soto  
 Jose Tejada  
 Rico Vallejos  
 Memo Vargas  
 Ulises Vega  
 Joe Velazquez  
 Rubi Velazquez  
 Charles Villafana

## NAHREP 10 AMBASSADORS

Hipolito Garcia  
 Victoria Garcia DeLuca  
 Rick Guerrero  
 Imelda Manzo  
 Bernie Miller  
 Lexi Lopez  
 Camelia Peña Rivera

## NAHREP 10 COMMITTEE

Atila Almeida  
 Gerardo "Jerry" Ascencio  
 Joe Castillo  
 Oralia Herrera  
 Joe Nery  
 Luis Padilla  
 Teresa Palacios Smith  
 Josue Soto  
 Neily Soto  
 Neil Terc

**2023**  
 Trainer of  
 the Year



**Alba Martinez**  
 CEO of PanAmerican Group



## 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, 80 NAHREP leaders have taken online class curricula, undergone an extensive interview process, and have shared the NAHREP 10 with their networks.

Since the inception of the program in 2019, NAHREP 10 Certified Trainers have reached a wide variety of audience members, both virtually and in person. Participating in over 768 workshops, the NAHREP 10 Certified Trainers have reached 36,658 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 through more than 235,400 media impressions nationwide.

### CURRICULUM RESOURCES:

#### CURRICULUM RESOURCES:

- Educational presentation decks
  - Activity workbooks
  - Digital resource hub
  - Printed and digital collateral
- and more!

In 2023, a new curriculum was introduced for certified trainers to access educational decks, activity workbooks, and an expanded array of resources. The new content enables trainers to expand on the NAHREP 10 disciplines and offer more robust financial education sessions.

### 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 AMBASSADORS

Within the program, seven top leaders were recognized as NAHREP 10 Ambassadors — a prestigious leadership role highlighting their dedication, expertise, and significant impact on Hispanic families and communities. NAHREP 10 Ambassadors play a pivotal role in coaching and supporting the program's growth.

THE NAHREP **10**  
CERTIFIED TRAINER

**80**  
CERTIFIED TRAINERS

**211**  
WORKSHOPS

**11,834**  
LIVE AUDIENCE MEMBERS

**Numbers**

**53,640**

IMPRESSIONS NATIONWIDE

**AND  
COUNTING**

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BROKER**

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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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# 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)





## Jaimie Smeraski

Policy, Learning &  
Research Director

### Why are you so passionate about NAC?

We are in a position to become the most influential Hispanic business organization in the country when it comes to public policy and advocacy. NAHREP's National Advocacy Committee (NAC) is our grassroots advocacy infrastructure, where we can continue to educate ourselves and take action.

### Give us some wins that came from NAC

Since the NAC's inception, our chapters have done incredible work integrating public policy and advocacy into their activities. They are building strong relationships with their elected officials, incorporating public policy into their chapter events, engaging with influencers in the housing industry, and driving real legislative change.

### What are your long & short term goals for NAC?

In the short term, we'd like to ensure that every chapter has a strong government affairs committee, and develop strong relationships with housing policy influencers within their local markets. Over the long term, we want to be able to easily mobilize our grassroots network to influence housing policy on a large scale.



**Chenoa**

**Fund** | CBC Mortgage  
Agency

NMLS: 1186381

## Down Payment Assistance

Your trusted partner for providing down  
payment assistance to homebuying  
families

[chenoafund.org](http://chenoafund.org)



# National Advocacy Committee Numbers

**4,908**

**PEOPLE**  
WERE PART OF  
THE NATIONAL  
ADVOCACY  
COMMITTEE IN 2023



**585**

**ACTIONS  
TAKEN**  
WITH NAHREP IN 2023



## LOOKING BACK AT 2023

NAC MEMBERS IN

**40**

**STATES &  
TERRITORIES**





# ARRIVE HOME

Working together to bridge the homeownership gap through Down Payment Assistance and other alternative credit solutions

Arrive Home with us.  
[arrivehome.org](http://arrivehome.org)



## The Journey Home Starts Here.



### Here at Newrez,

The points of our mission stay true no matter the market; trust is the foundation of our relationships, transparency is the window to see the process through, accessibility is the open doorway in which we work to the best of our ability, and our service is as warm as any fireplace hearth.

We are dedicated to helping minority homebuyers achieve the dream of homeownership, from first-time homebuyers to seasoned homeowners, we are proud to be creating an inclusive and diverse environment in the homebuying space where every community member is welcome.

Our in-depth experience, resources, tools, support, and affordable loan products will help you build your book of business and continue to help future homeowners of any size, shape, or story find their way home.

Speak with a Loan Consultant today!  
[www.newrez.com](http://www.newrez.com)





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\*Study Source: 2022 Ad Tracking Study. The survey results are based on 1,201 online interviews with a national random sample of adults (ages 18+) who are equal decision makers in real estate transactions and active in the real estate market (bought or sold a home within the past two years or, plan to purchase or sell a home within the next two years). Recognition question based on consumers aware of brand in question. Results are significant at a 90% confidence level, with a margin of error of +/- 2.4%. The study was conducted by Kantar Group Limited (formerly Millward Brown), a leading global market research organization, from November 10-16, 2022.



# HISPANIC WEALTH PROJECT

## 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 in 2022, Hispanic household wealth rose to \$63,400, reaching the Hispanic Wealth Project's target two years ahead of schedule. While other racial and ethnic demographics have seen an increase in household wealth during that same period, Latinos were the only racial or ethnic demographic to increase their wealth by more than threefold, significantly outpacing the general population. However, a sizable wealth gap between Hispanic and non-Hispanic White households persists.

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 whose mission is to educate and financially empower the Hispanic community nationwide.

### Initiatives

The Hispanic Wealth Project orchestrates various initiatives to help the Hispanic community build wealth in three categories: homeownership, business ownership, and savings and investments. These initiatives include the NAHREP 10 Certified Trainers, the HWP's Angel Community, and the NAHREP REACH Labs. The Project is also committed to education, hosting various events and media, including the Women Building Wealth series, Wealth Stream News, and the annual HWP Wealth Symposium. Collectively, these programs and events further the HWP's goal to increase Hispanic household wealth, through increasing homeownership, scaling small businesses, and diversifying investments.





# LATINA TITANS IN REAL ESTATE

A powerful wave of Latina leaders is reshaping the Real Estate landscape. In our exclusive interview with the formidable female figures steering the ship at NAHREP, we delve into their personal stories, uncovering their journey and the authenticity that propels them forward.





**Maria Barrios,**  
NAHREP Executive Director of Operations and CFO

---

**What is something about you that very few people know?**

While this has become more known recently, I served 15 years in the Army Reserve, which I believe was an impetus in establishing a strong foundation for my professional career.

**What drives you to keep pushing in times of adversity?**

My family is my greatest motivator. Knowing that my kids are always watching drives my determination to demonstrate resilience and perseverance. It's important for me that they witness not just the challenges but also the joy and strength that come from overcoming adversity.

**"EMBRACE IT ALL: THE FUN, THE FAILURES, THE CHALLENGES, AND THE SUCCESS. TRUST YOURSELF AND BE RESILIENT. YOU'LL NEVER FIND 'PERFECT BALANCE', SO LEARN AS MUCH AS YOU CAN AND BE KIND TO YOURSELF ALONG THE WAY."**



**Oralia Herrera,**  
NAHREP 2024 National President-elect

---

**What word describes your experience at the 2023 SOMOS cover shoot in NYC, and why?**

"Honored" to be able to represent those that look like us, surrounded by beautiful latinas and staff who I call friends; who also share my love and passion for this beautiful organization. Enjoyed picking outfits together, our conversations and Maria doing my lashes out in the open at the photo shoot. Priceless!

**What is something about you that very few people know?**

I became a sales person at the age of 10 door knocking and selling Avon products in Franklin Park IL. (La Selva) is what they called the neighborhood. That I love to dance cumbia and baking relaxes me.



**Nora Aguirre,**  
2024 NAHREP National President

---

**What is something about you that very few people know?**

I love, love kids!

**How has NAHREP contributed to helping you embrace your authenticity?**

At NAHREP our differences are celebrated within our culture as well as outside. Being a Latina is an absolute superpower within our organization!

**What drives you to keep pushing in times of adversity?**

- My connection to God
- My Family
- My team who has helped me build a beautiful legacy



**Nuria Rivera,**  
2023 NAHREP National President

---

**What word describes your experience at the 2023 SOMOS cover shoot in NYC, and why?**

This was an amazing experience being in the middle of one of the most important financial districts in the world. You felt true power and being surrounded by my sisters who are also creating some impact in the community as Latina leaders was a moment I'll never forget.

**What is something about you that very few people know?**

I got my associates of science degree in a local college, I wish I could have gone to a better university but I found a way to continue my education and paid my way. I never stopped learning even if it was not through the academic platform.

**“DON'T OVERTHINK AND TAKE HIGHER RISKS. BE KIND TO YOURSELF WITH EVERY VERSION OF YOU.”**





# 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 Hispánicos.

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.

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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.

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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, 2025** and must be received by **February 28, 2025.**

Submit your nomination on our website, **[nahrep.org/top250](http://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 2023, NAHREP San Antonio and NAHREP Lake County 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: SAN ANTONIO



## Division 2: LAKE COUNTY



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

**nahrep**  
LATINO AGENTS &  
MORTGAGE ORIGINATORS



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 28, 2025**

Submit your application in January 2025 at  
**NAHREP.ORG/TOP250**

## 2023 PARTICIPATION



## 2023 RECOGNITION





# 2023 TOP PRODUCERS

## #1 AGENT



**ARTEMISA BOSTON** Coon Rapids, MN  
245 Sides

## #1 TEAM LEAD



**MARK DIMAS** Houston, TX  
1067 Sides

## #1 MORTGAGE ORIGINATOR



**LIZY HOFFER** Phoenix, AZ  
488 Sides



# Congratulations to our 2023 NAHREP TOP 250

## TOP 250 INDIVIDUALS BY TRANSACTIONS

Juan Barragan: Intero Real Estate Services  
Luz Estrella Colon: Berkshire Hathaway HomeServices Florida Properties Group  
Oscar Garcia: Berkshire Hathaway HomeServices Carolina Premier Properties  
Joe Henry: Iowa Realty  
Sandra Juliano: Berkshire Hathaway HomeServices New England Properties  
Martha Lebron-Dykeman: Berkshire Hathaway HomeServices First Realty  
Iris Lobo: Berkshire Hathaway HomeServices Ambassador Real Estate  
Debra Lopez: Berkshire Hathaway HomeServices Arizona Properties  
Paul Marston: Long & Foster Real Estate  
Alex Navarrete: HUFF Realty  
Luis Ortiz: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®  
David Osorio: Long & Foster Real Estate  
Richard Rodriguez: Berkshire Hathaway HomeServices Georgia Properties  
Salma Torres: Berkshire Hathaway HomeServices Chicago  
Maria Torres: Iowa Realty  
Laura Vazquez: Berkshire Hathaway HomeServices California Realty  
Patty Webb: Harry Norman REALTORS®

## TOP 100 TEAMS BY TRANSACTIONS

Erika Carrasco: Intero Real Estate Service  
Craig Duran: Berkshire Hathaway HomeServices Beach Properties of Florida  
Steven Pagán: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®  
Rebecca Hidalgo Rains: Berkshire Hathaway HomeServices Arizona Properties  
Juan Umanzor: Long & Foster Real Estate

## TOP 100 INDIVIDUALS BY VOLUME

Juan Barragan: Intero Real Estate Services  
Elena Chacon: Berkshire Hathaway HomeServices EWM Realty  
Gloria Falcon: Berkshire Hathaway HomeServices New England Properties  
Zenaída Figueroa: Berkshire Hathaway HomeServices EWM Realty  
Nelson Gonzalez: Berkshire Hathaway HomeServices EWM Realty  
Sandra Juliano: Berkshire Hathaway HomeServices New England Properties  
Cristine Leftkowitz: Berkshire Hathaway HomeServices Nevada Properties  
Karina Matic: Berkshire Hathaway HomeServices California Properties  
Patty Webb: Harry Norman REALTORS®  
Cecilia G. Zavaia: Berkshire Hathaway HomeServices California Properties

## TOP 100 TEAMS BY VOLUME

Oscar Arellano: Berkshire Hathaway HomeServices EWM Realty  
Monica Betancourt: Berkshire Hathaway HomeServices EWM Realty  
Erika Carrasco: Intero Real Estate Services  
Susana Corrigan: Berkshire Hathaway HomeServices California Properties  
Craig Duran: Berkshire Hathaway HomeServices Beach Properties of Florida  
Flor Hasselbring: Berkshire Hathaway HomeServices Chicago  
Rebecca Hidalgo Rains: Berkshire Hathaway HomeServices Arizona Properties  
Rafael Oreste Rodriguez: Berkshire Hathaway HomeServices Florida Realty  
Carlos Padilla: Intero Real Estate Services  
Steven Pagán: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®  
Esther Percal: Berkshire Hathaway HomeServices EWM Realty  
Connie Cabral Siekierski: Berkshire Hathaway HomeServices EWM Realty  
Giulietta Ulloa: Berkshire Hathaway HomeServices EWM Realty  
Juan Umanzor: Long & Foster Real Estate

## TOP 100 – NORTHEAST REGION

Nicole Boisvert Porter: Houlihan Lawrence  
Ines Cerezo: Berkshire Hathaway HomeServices New England Properties  
Agustina De La Cruz: Berkshire Hathaway HomeServices Laffey International Realty  
Gloria Falcon: Berkshire Hathaway HomeServices New England Properties  
Felix Figueroa: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®  
Jordan Garcia: Long & Foster Real Estate  
Sandra Juliano: Berkshire Hathaway HomeServices New England Properties  
Diana Mahoney: Long & Foster Real Estate  
April Monaco: Houlihan Lawrence  
CJ Nadler: Houlihan Lawrence  
Luis Ortiz: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®  
Irma Rodriguez: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®  
Ryan Schwarz: Houlihan Lawrence  
Fermin Vidal: Berkshire Hathaway HomeServices New England Properties

## TOP 100 – NORTHWEST REGION

Alexandra Araujo: Berkshire Hathaway HomeServices Nevada Properties  
Juan Barragan: Intero Real Estate Services  
Maria Elena Casillas: Intero Real Estate Services  
Hugo De Hoyas: Intero Real Estate Services  
Todd Fernandes: Intero Real Estate Services  
Iraida Hermann: Berkshire Hathaway HomeServices Northwest Real Estate  
Suzanne Hunter: Intero Real Estate Services  
Christine Leftkowitz: Berkshire Hathaway HomeServices Nevada Properties  
Julio M. Orozco: Intero Real Estate Services  
Jose Martinez-Cardenas: Intero Real Estate Services  
Maria Martin: Berkshire Hathaway HomeServices Nevada Properties  
Angel Martinez: Berkshire Hathaway HomeServices Nevada Properties  
Teresa Navarro: Intero Real Estate Services  
Al Ortega: Intero Real Estate Services  
Pedro Rachtel: Berkshire Hathaway HomeServices Nevada Properties  
Maria Vicenzio: Intero Real Estate Services

## TOP 100 – SOUTHEAST REGION

Luz Estrella Colon: Berkshire Hathaway HomeServices Florida Properties Group  
Zenaída Figueroa: Berkshire Hathaway HomeServices EWM Realty  
Oscar Garcia: Berkshire Hathaway HomeServices Carolina Premier Properties  
Maria Theresa Guzman: Long & Foster Real Estate  
Paul Marston: Long & Foster Real Estate  
Emily Mejia: Berkshire Hathaway HomeServices EWM Realty  
Angela Mora: Berkshire HomeServices Florida Properties Group  
David Osorio: Long & Foster Real Estate  
Richard Rodriguez: Berkshire Hathaway HomeServices Georgia Properties  
Patty Webb: Harry Norman REALTORS®

## TOP 100 – SOUTHWEST REGION

Mario Acosta: Berkshire Hathaway HomeServices California Properties  
Teresa Anaya: Long Realty  
Daniel Garcia: Berkshire Hathaway HomeServices California Properties  
Michele Klein: Berkshire Hathaway HomeServices Arizona Properties  
Debra Lopez: Berkshire Hathaway HomeServices Arizona Properties  
Hermila Mendoza: Bennion Deville Homes  
Jessica Oertel: Bennion Deville Homes  
Agláee Ramos-Guerra: Long Realty  
Guadalupe Ramos-Guerra: Long Realty  
Laura Vazquez: Berkshire Hathaway HomeServices California Realty

## TOP 100 – MIDWEST REGION

Joe Henry: Iowa Realty  
Martha Lebron-Dykeman: Berkshire Hathaway HomeServices First Realty  
Alex Navarrete: HUFF Realty  
Joseph Perez: Berkshire Hathaway HomeServices Chicago  
Maria Torres: Iowa Realty  
Salma Torres: Berkshire Hathaway HomeServices Chicago

## TOP 100 – MOUNTAIN REGION

Iris Lobo: Berkshire Hathaway HomeServices Ambassador Real Estate  
James Williams: Berkshire Hathaway HomeServices PenFed Realty

## TOP 50 – BUYER SIDES INDIVIDUAL & TEAMS

Erika Carrasco: Intero Real Estate Services  
Luz Estrella Colon: Berkshire Hathaway HomeServices Florida Properties Group  
Rebecca Hidalgo Rains: Berkshire Hathaway HomeServices Arizona Properties  
Steven Pagán: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®  
Juan Umanzor: Long & Foster Real Estate

## TOP 100 ROOKIES

Teresa Anaya: Long Realty  
Jose Magana Bautista: Houlihan Lawrence  
Manuel Chavez: Ebby Halliday REALTORS®  
Noah Escobar: Berkshire Hathaway HomeServices Beach Properties of Florida  
Rosa Owens: Ebby Halliday REALTORS®  
Rick Trevino: Intero Real Estate Services





# Real Estate Professionals Resource Center

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Networks



Housing  
Data And  
Insights



Upcoming  
Events And  
Training



Resources  
to Grow  
Your  
Business

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

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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.

“ 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.

**Emilio Estefan**

Music Icon & Industry Legend



“ 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



“ 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.

**Laura Lucas** – Entrepreneur & Venture Capitalist



“ 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.

**Sol Trujillo** – International Business Executive





“ 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.

**Raul Alarcon** – SBS Radio Network President

“ 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



“ 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.

**Gary Acosta** – NAHREP Co-Founder & CEO





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# THE WAR ON DEI



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IS A WAR ON CAPITALISM

**EXPLORE THE CONTROVERSY SURROUNDING DIVERSITY, EQUITY,  
AND INCLUSION (DEI) POLICIES ON COLLEGE CAMPUSES.**

By Gary Acosta, NAHREP Co-Founder & CEO



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## **“A society that requires equality of outcomes at all costs is not a capitalistic society because it disregards innovation, risk, and hard work”**

Last January, the president of Harvard resigned subsequent to her unfortunate congressional testimony on the subject of antisemitism on college campuses. One of the loudest voices calling for her resignation was the billionaire hedge fund manager Bill Ackman. Ackman wrote a lengthy post on X (formally Twitter), essentially blaming the entire debacle on Diversity, Equity, and Inclusion (DEI) policies on college campuses. The Harvard President was a Black woman. The implication is that the Harvard president was not qualified to hold that position in the first place and was hired to fulfill a DEI quota. Ackman's post was reposted by none other than Elon Musk, the owner of X, who wrote, "DEI is just another word for racism. Shame on anyone who uses it". Musk's over-the-top response prompted Mark Cuban to jump into the conversation by defending DEI and calling it smart business.

I have been a critic of DEI myself, although not for the same reasons as Musk and Ackman. I think equating DEI to racism is beyond ridiculous. However, a debate about the actual merits of DEI policies is fair game.

At the center of Ackman's DEI manifesto is the notion of "equality of outcomes" versus "equality of opportunity." It's an important distinction and a reasonable issue to debate. It's whether we define equality as a society where everyone, regardless of who they are or where they come from, has an equal chance to succeed or one where all things being equal, society is judged entirely by outcomes. For example, when looking in terms of equality of outcomes, if a sizable company has no Black employees occupying management positions, it would be automatically assumed that it is overt or implicit racism that is hindering the promotion of Black employees within the company.

Like most people, Ackman claims he supports equality of opportunity but calls policies that strive for equality of outcomes anti-American. In this regard, he is not wrong. A society that requires equality of outcomes at all costs is not a capitalistic society because it disregards innovation, risk, and hard work. But things get muddy when it comes to how to deal with the difference between the two in practice.



---

I agree that the idea of a society that is equal in terms of opportunity for all is the correct goal, but does that mean we shouldn't consider outcomes at all? We know that some people are born poor, and others are born rich. Some are born sick, and others are healthy. We know that not long ago, it was legal to preclude minorities from certain jobs, housing, or bank loans, and the remnants of those policies still exist today. So, how do we define equality of opportunity, and where do we draw the lines?

Musk and Ackman were both born into wealth and privilege. They both went to Ivy League schools and had access to every available resource. So whether it's intentional or because they lack life experiences, they both fail to address the issue's complexity fairly.

Here is my take: whether it is attainable or not, the goal should be to create a society of equal opportunity, but if we are genuinely committed to that goal, we must also realize that a review of outcomes is the most dependable metric we have available to us and therefore it should always be part of the analysis.

Regarding DEI, Mark Cuban says, "If companies aren't smart enough to realize that diversity is good business, then great, there will be more talent out there for me." Good for Cuban, but diversity does have broader implications for America. As our country, especially our workforce, is becoming increasingly diverse, it doesn't take a genius to see that if our diverse communities are not thriving economically, America's leadership in the global economy will be at risk.

I have learned that most industries are, to a large degree, what I describe as self-selecting. For example, if you ask 100 people how they got into the real estate industry, the most common answer is that someone they know invited or recruited them, and someone mentored them along the way.

The same is true for some of the most prestigious industries, such as private equity, venture capital, tech, professional sports, and media. People hire and promote who they know and from circles they trust. Big companies frequently talk about culture, values,

and fit when they discuss hiring goals and practices. The fact is that people feel more comfortable around people who look like them and act like them. It's human nature.

The spirit of DEI should be to encourage companies to break those cycles, not by lowering the bar, but rather by widening the window. But here is the catch: outcomes matter. When companies' initiatives to improve diversity don't produce the desired outcomes, they need to analyze, review, and develop a new plan.

When implemented correctly, DEI shouldn't result in less-than-qualified people getting jobs they don't deserve; the goal is to eliminate the artificial and unnecessary barriers that are currently preventing the best and brightest from rising to the top. If you understand this, then you will recognize that the current war on DEI is, in fact, a war on capitalism itself.

**“As our country, especially our workforce, is becoming increasingly diverse, it doesn't take a genius to see that if our diverse communities are not thriving economically, America's leadership in the global economy will be at risk”**





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CEO, Co-founder  
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deepens our trust with clients and team members,  
and strengthens our culture.



# Southwest

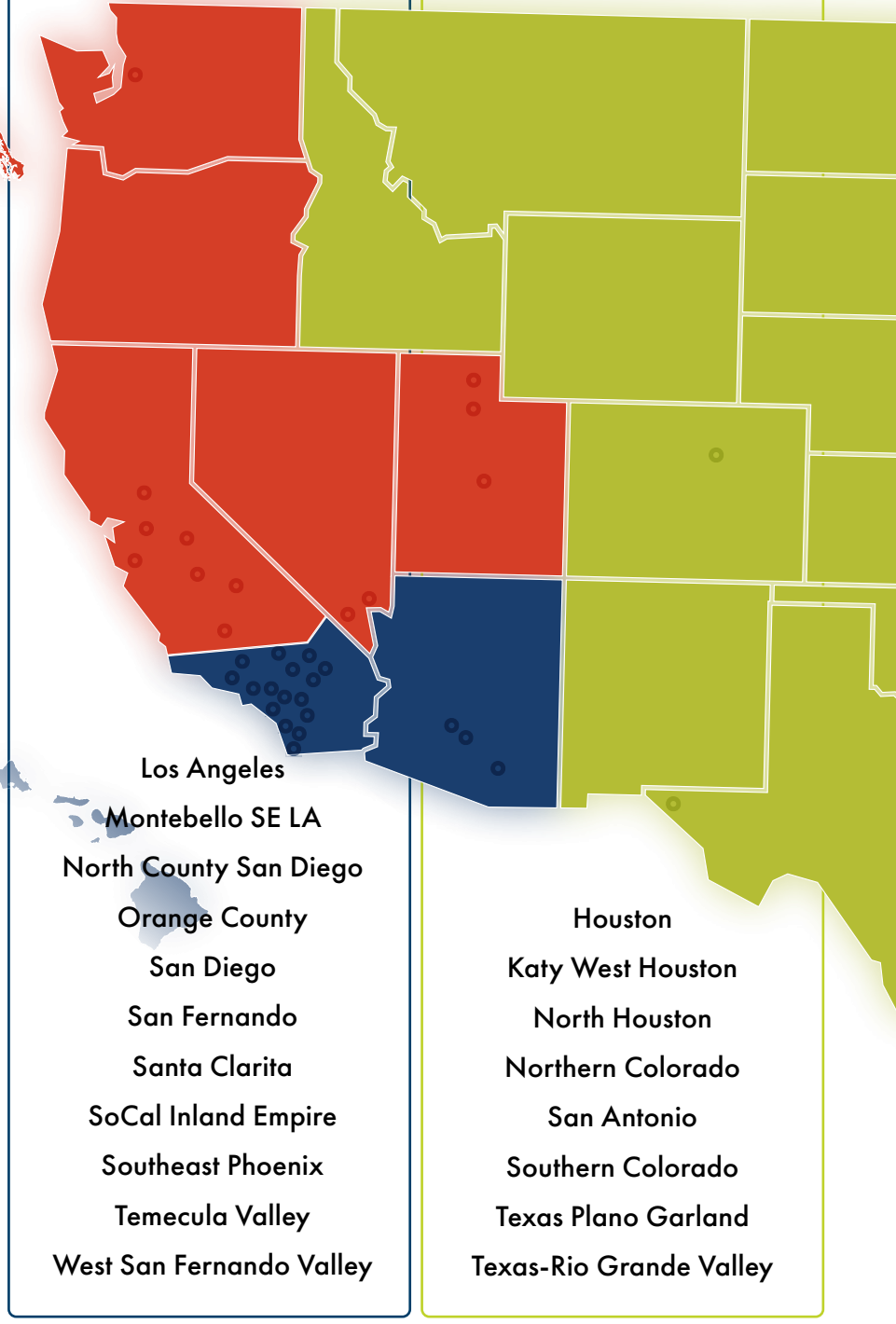
- Antelope Valley
- Greater Phoenix
- LA South Bay
- LA San Gabriel Valley

# Mountain

- Austin
- Dallas
- Denver
- El Paso
- Fort Worth

# Northwest

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



- 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

- Houston
- Katy West Houston
- North Houston
- Northern Colorado
- San Antonio
- Southern Colorado
- Texas Plano Garland
- Texas-Rio Grande Valley



## Midwest

Chicago  
DuPage County  
Indianapolis  
Lake County  
Louisville

## 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  
Hartford County  
Long Island  
North New Jersey  
Providence  
Somerset  
South New Jersey  
South Queens  
Union Essex  
Westchester

Milwaukee  
Nashville  
Twin Cities

Puerto Rico  
Raleigh-Durham  
Sarasota  
South Florida  
Tampa Bay  
West Broward

# 2023

# Regional Map

# 2023 Regional Events

## Northwest Event

July 7  
Las Vegas, NV

Title Sponsor



Event Sponsors



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

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- ✔ Terms You Should Know
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# Northeast Event

June 8

New York, NY

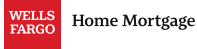
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Event Sponsors



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# Midwest Event

October 24

Chicago, IL

Title Sponsor



Event Sponsors



# Southeast Event

December 6  
Miami, FL

Title Sponsor



Event Sponsors



# Southwest Event

February  
Los Angeles, CA

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Event Sponsors







## Mountain Event

March 31  
Houston, TX

Title Sponsor

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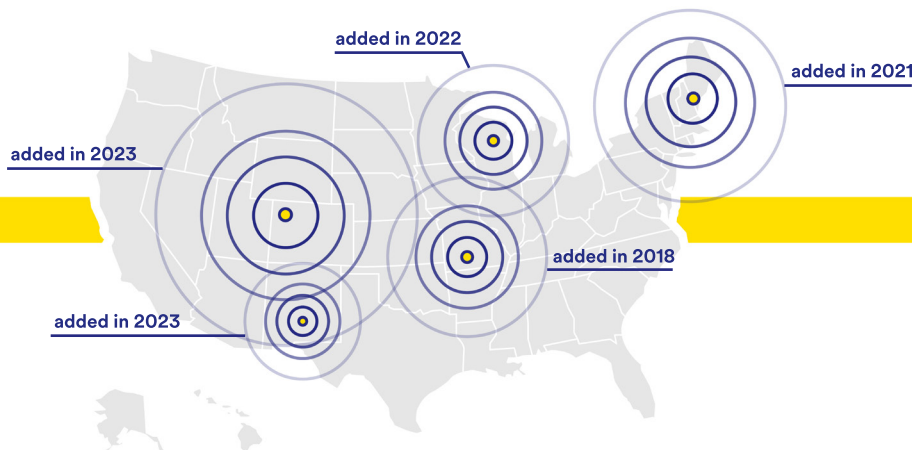
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mortgage

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# 2023 REGIONAL PARTNERS

## NORTHWEST

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





# 2023 Regional Corporate Board of Governors Chairs

The Regional Corporate Board of Governors (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 Partners. Our RCBOG Chairs and Co-Chairs function as the primary regional liaison and execute leadership duties that include: meeting facilitation, driving regional goals and supporting local market initiatives.

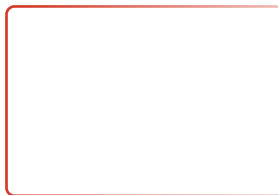
## Northwest Region



**NORTHWEST CHAIR**  
**Alex Garza**  
Century 21 Americana



**NORTHWEST CO-CHAIR**  
**Javier Otero**  
TORO Realty  
*Las Vegas Past President*



## Southwest Region



**SOUTHWEST CHAIR**  
**Tony Foster**  
Guaranteed Rate



**SOUTHWEST CO-CHAIR**  
**Olivia Chavez**  
Mission Real Estate  
*San Fernando Past President*



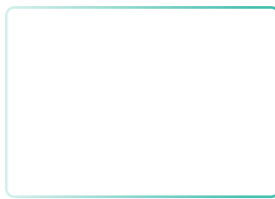
## Mountain Region



**MOUNTAIN CHAIR**  
**Carolina Moreno**  
Texas Bank Mortgage



**MOUNTAIN CO-CHAIR**  
**Lisa Almaguer**  
Secured Title of Texas  
*Dallas Past President*



## Midwest Region



**MIDWEST CHAIR**  
**Melissa Arant**  
Associated Bank



**MIDWEST CO-CHAIR**  
**Gaspar Flores Sr.**  
Su Familia Real Estate  
*Chicago Past President*

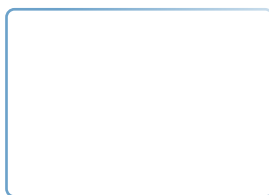
## Northeast Region



**NORTHEAST CHAIR**  
**Donna Greene**  
Wells Fargo Home  
Mortgage



**NORTHEAST CO-CHAIR**  
**Alina Gutierrez**  
eXp  
*Fairfield County Past President*



## Southeast Region



**SOUTHEAST CHAIR**  
**Scott Levy**  
U.S. Bank



**SOUTHEAST CO-CHAIR**  
**Gustavo Machado**  
1st Financial  
*Fort Lauderdale Past President*



# 2023 Chapter Presidents

## Northwest Region



**Vanessa Betancourt**  
SEATTLE



**Gabriela Mann**  
WESTERN OREGON

I first learned about NAHREP by chance in 2020 while attending a regional meeting at my brokerage.



**Mayra Rivera**  
LAS VEGAS

I was first introduced to NAHREP in 2018 when the local Las Vegas Chapter invited me to be a panelist for one of their events after recognizing me as one of the "Top 5 under 30" in my city.



**Alfredo Rosales**  
GREATER LAS VEGAS

Well I have worked with Juan Martinez for some time and he introduced me to it many years ago when he was president of our local chapter.



**Lucy Sandoval**  
FRESNO



**Marcella Torrez**  
SALT LAKE CITY



**DaShaun Winston**  
CENTRAL VALLEY

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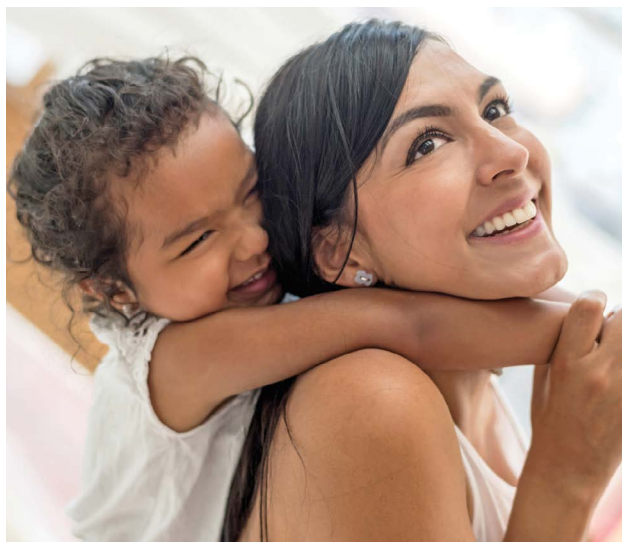
KeyBank offers a **\$5,000 KeyBank Neighbors First Credit<sup>SM1</sup>** that can be used on qualifying properties, for closing costs, or to prepay for costs that may come with your new home. And our Loan Officers are ready to help every step of the way.

To learn more, visit [key.com/neighborsfirst](https://key.com/neighborsfirst).

**KeyBank**   
**Opens Doors.<sup>SM</sup>**

<sup>1</sup> Available on primary residence first lien purchases only. Limited to certain geographical areas. Ask us for details.

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# 2023 Chapter Presidents

## Southwest Region



**Claudia Acevedo**  
LOS ANGELES



**Bryan Almeida**  
SANTA CLARITA



**Wilfredo Cervantes**  
MONTEBELLO SOUTHEAST LA

My mentor suggested taking a closer look at NAHREP, being drawn in by the mission, I needed to be part of the organization.



**Jessica Diego**  
SAN FERNANDO



**Irma Renee Garcia**  
LA SOUTH BAY

I first heard about NAHREP through a friend who invited me to one of their monthly meetings. I was intrigued and thought, what can I do?



**Jacqueline Hernandez**  
ANTELOPE VALLEY

I first learned about NAHREP in 2017 when I was invited to join the chapter's monthly meeting. I was so excited to be amongst other like-minded real estate professionals.

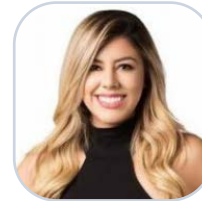


**Doris Johnson**  
TEMECULA VALLEY

I had the privilege of learning about NAHREP through a personal invitation, joined the Temecula Valley Chapter board in 2020, and became the 2023 president.



**Dalia Lemus**  
LA SAN GABRIEL VALLEY



**Limairy Molina**  
ORANGE COUNTY

I was first introduced to NAHREP on the very day I obtained my real estate license. A colleague told me, "You have to join this organization; it will significantly impact your journey in the real estate industry!"



**Orlando Orta**  
SOUTHEAST PHOENIX

I first heard about NAHREP when I was approached to be the Founding President of a new chapter in Southeast Phoenix.



**Eileen Rodriguez**  
WEST SAN FERNANDO VALLEY

I first heard about NAHREP from a past president of NAHREP West San Fernando.



**Sergio Rodriguez**  
GREATER PHOENIX



**Giovanni Ruiz**  
NORTH COUNTY SAN DIEGO

I heard about NAHREP from some of the top agents around here, it's been the best decision for my personal development both personally and in my business.



**Joseph Trujillo**  
SOCAL INLAND EMPIRE

I first learned about NAHREP in 2018 and was impressed by its impact on identifying professionals contributing to growth.



**Monica Vasquez**  
SAN DIEGO

I heard of NAHREP San Diego through my colleagues/friends in the industry. It wasn't until one Installation gala, that I was inspired to do more and join the committee.



## FOR FAMILIES

At DHI Financial Services, we believe homeownership is a cornerstone of family life, and every family deserves to build a strong and stable future. We're proud to partner with NAHREP in their mission of helping more Hispanic families achieve the American Dream in a sustainable way that empowers them for generations to come. Together, we're changing futures – one home at a time.



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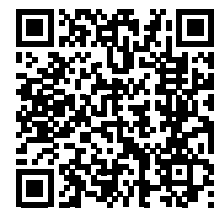
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# 2023 Chapter Presidents

## Mountain Region



**Eloy Benavides**  
DALLAS

NAHREP had been in our area for years and had a solid and growing presence. What really caught my attention is when AT Almeida asked me to join the board and get more involved.



**Amanda Concha**  
SAN ANTONIO



**Nikki Falcon**  
NORTH HOUSTON



**Gary Fuentes**  
NORTHERN COLORADO

The first time that heard of NAHREP was by an invitation to attend a NAHREP @ L'Attitude conference in 2017. My experience was WOW; former President Bush was in the same building as me.



**Olga Garza**  
HOUSTON

After attending a board of directors retreat and hearing the mission of NAHREP, I knew this was an organization I wanted to be part of.



**Scotty Hernandez**  
OKLAHOMA CITY

I heard about NAHREP through Julia Adame, the founding president in Oklahoma City, who inspired me with her hard work and dedication.



**Neymar Lopez**  
DENVER

I remember when my manager broker mentioned the association in a very intentional way and said: "I know this association will make an impact on you". He was right!



**Robert Nunez**  
TEXAS PLANO GARLAND



**Jessica Ortiz**  
EL PASO

I was invited to join the NAHREP board of directors by a fellow board member who believed in my alignment with NAHREP's vision and values.



**Ilich Ramirez**  
KATY WEST HOUSTON

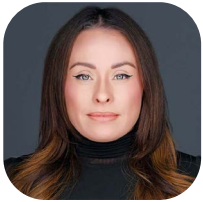


**Cindy Salinas**  
FORT WORTH

I heard about NAHREP through a Facebook post. They were having an event and invited representatives from HUD to speak about new changes and programs that they were going to roll out.

# 2023 Chapter Presidents

## Midwest Region



**Angelique Cruz**  
MILWAUKEE



**Ainhoa Garcia**  
CHICAGO

In 2017, shortly after getting my real estate license, I was invited to a NAHREP CHICAGO event. From the moment I walked in, I had this overwhelming feeling that I belonged there.



**Mabel Guzman**  
DUPAGE COUNTY



**Adriana Martinez**  
TWIN CITIES

I heard about NAHREP Twin Cities for first time on January 2019, just a month shy from its foundation!



**Giovanna Murillo**  
NASHVILLE

The honor of becoming a part of this extraordinary community came to me through the invitation from a board of director.



**Jaycee Ochoa**  
LAKE COUNTY



**Gaby Pitts**  
INDIANAPOLIS



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Our company invests over 40% of our profits back into communities through grants to non-profits in the US and abroad, community and wellness centers, and humanitarian trips to Mexico, Guatemala and more. But what really gets us excited is our network of free, world-class charter schools – we've committed to building 100 schools in 10 years.

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# 2023 Chapter Presidents

## Northeast Region



**Jose Brador Jr.**  
BOSTON

My introduction to NAHREP came through a referral partner who invited me to my first event—a summer educational gathering—and I was instantly captivated.



**Virginia Caamano**  
NORTH NEW JERSEY



**Christopher Cortez**  
WESTCHESTER



**Joshua DeBrossard**  
PROVIDENCE

I first learned about NAHREP through Ramon Feliz, and when he shared with me the organization's mission to advance sustainable Hispanic homeownership and how the organization did it, I was sold!



**Nicole Grignon-Dowling**  
SOMERSET

I initially learned about NAHREP through my broker just before the pandemic. Intrigued and eager to contribute, I sought involvement in this remarkable organization.



**Norberto Rodriguez**  
HARTFORD COUNTY



**Sidney Rodriguez**  
LONG ISLAND

I heard about NAHREP through a colleague who invited me to an event for the Queens Chapter. I've met some great people with this organization!



**Luis Rojas**  
SOUTH NEW JERSEY



**Suselle Salermo**  
UNION ESSEX



**Zantia Seda**  
CENTRAL MASSACHUSETTS

I discovered NAHREP in 2019 but couldn't volunteer due to COVID-19. However, I later joined the board and embraced the chance to contribute to the Latino community's homeownership.



**Belda Tabora**  
BRONX

I learned about NAHREP as a new agent through a realtor and initially stayed on the sidelines, but in 2022, I stepped up and became the Secretary and later the President, breaking through personal barriers.



**Rosemarie Young**  
FAIRFIELD COUNTY

I was introduced to NAHREP through the law firm I worked at. I was immediately impressed by the diverse community and its dedication to supporting Hispanic professionals in real estate.

# 2023 Chapter Presidents

## Southeast Region



**Kelly Ceron-Osorio**  
DC

I discovered NAHREP through a fellow agent in 2020, joined the DC Chapter, and began a journey of growth and involvement.



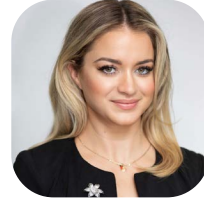
**Evelyn Guzman**  
NORTHERN VIRGINIA

I discovered NAHREP through a friend at the beginning of my business journey, my initial encounter at one of their events proved to be transformative.



**Yolanda Hodges**  
TAMPA BAY

In 2017, I first learned about NAHREP through Alberto Baalbaki, an active member. As I conducted my research, a realtor passionately shared insights about the organization, compelling me to delve deeper.



**Magda Lourerio**  
WEST BROWARD

When I first opened my title company, Sun Life Title, a colleague who was the VP of the local chapter invited me to an event to help on the board as the Parliamentarian.



**Luis Perez**  
SOUTH FLORIDA

I heard about NAHREP through Past South Florida President Abel Gilbert. Abel invited me to an event, and immediately, I signed up my company as an annual sponsor of the chapter.



**Ruth Rivera**  
NORTH ORLANDO

Around 2016 or 2017, I first got introduced to NAHREP when Gary Acosta visited Realogy, now known as Anywhere Real Estate.



**Beverly Rodriguez**  
CENTRAL FLORIDA

I discovered NAHREP in 2013, joining the Central Florida chapter felt like finding a family.



**Angel Rosado**  
PUERTO RICO



**Paty Soltero**  
ATLANTA



**Michael Troche**  
CHARLOTTE

Former NAHREP Charlotte President Wilfred Martinez invited me to an event and explained the mission and the organization, and the rest is history!



**Tony Villeda**  
MARYLAND GREATER CAPITAL



**Maria Zabala**  
NAPLES

I connected immediately with the mission and the 10 Principles. Now I have finished my Presidency and will continue working as the Chapter's Past President.



CELEBRATING OUTSTANDING NAHREP CHAPTERS

# 2023 CHAPTER AWARDS

## NORTH NEW JERSEY

CHAPTER OF THE YEAR

## SOUTHEAST PHOENIX

CHAPTER ROOKIE

## ATLANTA

ADVOCACY CHAPTER OF THE YEAR



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# 2023 Chapter Coaches



**Adriana Burrus**

"Watching President 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 is a moment that we will never forget!"



**Tatiana Busch**

"I was truly inspired by John Maxwell about living intentionally. The message wasn't just about theory; it was about connecting with our inner drive and making choices to create a meaningful existence."



**Irving Cham**

"My favorite guest was President Barack Obama! We are the change that we seek."



**Olivia Chavez**

"My favorite NAHREP at L'ATTITUDE speaker was Fat Joe. I had the opportunity to MC this session and being backstage with him was such an experience."



**Janxel Felix**

"I loved the Alex Rodriguez story, Gary Vee's success tips, and Deepak Chopra's way of leading from the soul."



**Hipolito Garcia**

"My favorite speaker was Barbara. I found Barbara Corcoran to be an exceptional speaker at N@L last year because of her unparalleled ability to blend insightful business acumen with genuine, relatable stories."



**Maria Gesualdi**

"Seeing and hearing from a former President of the United States who rarely agrees to speak in gatherings speaks volumes about the stature and importance of our organization."



**Alina Gutierrez**

"Fat Joe's presentation at L'ATTITUDE this year left a lasting impression. His insights into our culture, personal growth, and ongoing pursuits were truly inspiring. The added bonus came during the grand finale of his performance, "All The Way" where he emphatically declared that nothing could stop him"



**The NAHREP Coaches Program launched in 2013** in an effort to provide insider knowledge and support to NAHREP's growing chapter base. Each of NAHREP's coaches is a former chapter president or executive leader who serves as an advisor to maximize the chapter's effectiveness through leadership development, financial planning, and tactical support. With regular opportunities for engagement, chapter coaches are a driving force behind the growth and development of the chapter network.



**Leticia Lucio Vu**

"NAHREP at L'ATTITUDE has had some of the most phenomenal speakers, so it is really hard to choose. But one of my favorite's was Gary Vee. He is genuine and speaks from the heart."



**Carolina Moreno**

"President George Bush acknowledged how important the Hispanic community is for the economy and growth of our country, and President Barack Obama pointed out that women should be occupying higher positions in the corporate world. Memories I'll forever cherish."



**Peggy Pratt**

"Our NAHREP events are incomparable and offer amazing value to our members but one of my favorite takeaways in 2023 was looking forward to Gary's blog every week with "Nobody Makes it on Their Own" standing out as my favorite."



**Michelle Rosa-Patruno**

"Barbara Cocoran, is an extraordinary individual whose journey embodies the essence of resilience and triumph. Her story is one of independence, self-reliance, and extraordinary accomplishments."



**Dan Tran**

"HWBC is my favorite conference because it combines wealth building with understanding how policy works. It brings opposite sides together to break bread."



**Charles Villafana**

"Fat Joe was my favorite!"



**Daisy Lopez-Cid**

"I enjoyed Barbara Corcoran, as a savvy businesswoman myself. However, as a Latina from NY who came from nothing, I tremendously enjoyed Fat Joe. I could relate to where he came from and the struggles he had for success"



**Armando Tam**

"The greatest business leaders and athletes in the world leverage, learn and build from coaches. I'm proud to be part of the NAHREP coaches."

## Exploring how Special Purchase Credit Programs help advance homeownership

With Chuck Bishop, Head of Diverse Segments for Home Lending for Wells Fargo

Safe, affordable housing is a key pillar of the American Dream. It's a pathway to financial success for our customers, and a source of stability in our communities. Owning a home is also one of the most important pathways to wealth creation, providing families with a foundation for improving their financial position across generations.

Wells Fargo continues to play a leading role in the crucial, industry-wide effort to increase racial equity in homeownership through close partnership with stakeholders across the housing sector as well as special programs and targeted investments in communities of color.

Below, **Chuck Bishop**, Head of Diverse Segments for Home Lending for Wells Fargo explains what a Special Purpose Credit Program (or SPCP) is, and how Wells Fargo's program aims to advance homeownership for minority customers and align with their Home Lending strategy announced earlier this year.

### **What is a Special Purpose Credit Program?**

In 1976, the Equal Credit Opportunity Act (ECOA) authorized the creation of an SPCP to allow lenders to create a loan program that considers protected bases, such as race or ethnicity, to meet special social needs or help economically disadvantaged populations.

Although SPCPs have been around for decades they may not have been widely implemented, in part, because of a need for greater clarity in creating a compliant program. In February 2022, the Consumer Financial Protection Board (CFPB) acknowledged the need for further guidance on how to develop SPCPs to be consistent with the ECOA and joined seven other federal agencies in issuing a statement encouraging lenders to explore opportunities available to increase credit access through Special Purpose Credit Programs.

### **Is it discriminatory to have a lending program that focuses on a specific racial or ethnic group?**

Under Federal law, lenders are permitted to design and implement Special Purpose Credit Programs to increase access to credit to better serve historically disadvantaged individuals and communities. An SPCP allows lenders to consider factors including race and ethnicity, national origin, and gender to meet special social needs. SPCPs can play an important role in promoting equity and inclusion, building wealth, and removing barriers that have contributed to financial inequities, housing instability, and residential segregation.

### **How do Wells Fargo's Special Purpose Credit Programs work?**

Wells Fargo launched our first SPCP in 2022. Through the program, more than 4,100 existing Black Wells Fargo customers who may not have taken advantage of low mortgage interest rates prior to when the market rate surged have been able to lower their rate and their monthly payments without extending their loan term.

This year, we announced an expansion of our SPCP efforts to include purchase loans. The new Homebuyer Access<sup>SM</sup> grant, developed under a Special Purpose Credit Program, provides downpayment assistance and is available to eligible homebuyers who are purchasing homes in or who currently live in select areas in eight Metropolitan Statistical Areas (MSAs) to start:



- Minneapolis–St. Paul–Bloomington, MN-WI
- Philadelphia–Camden–Wilmington, PA-NJ-MD-DE
- Dallas–Ft. Worth–Arlington, TX
- Washington–Arlington–Alexandria, DC-VA-MD-WV
- Baltimore–Columbia–Towson, MD
- Atlanta–Sandy Springs–Alpharetta, GA
- Charlotte–Concord–Gastonia, NC-SC
- New York–Newark–Jersey City, NY-NJ- PA

This program can be combined with many other programs for which they may qualify including the Dream. Plan. Home.<sup>SM</sup> closing cost credit, the Employee Mortgage Program, Corporate Relocation, and more.

### **What advice do you have for homebuyers?**

Potential homebuyers looking to purchase a home in any of the eight metropolitan areas and those who currently live in those areas can find out more about the Special Purpose Credit Program by visiting [wellsfargo.com/homegrant](http://wellsfargo.com/homegrant), calling 866-327-6414, or contacting a Wells Fargo Home Lending office in their area.

Other programs are available in addition to the SPCP. Everyone’s financial situation is unique to them and it’s important to speak with a mortgage professional or HUD approved housing counseling agency to begin the homeownership journey. Ask questions like what types of loans are available; if there are programs to assist with downpayment or even closing costs; what the requirements are for loan approval. Aspiring homeowners should understand as much as they can about the homeownership journey before beginning. It could make a difference in the kind of experience you have.

Also, don’t assume that myths about purchasing a home are true. You don’t necessarily need a high downpayment or perfect credit to make your homeownership dreams a reality. Many lenders have programs that are aimed at assisting low- and moderate-income buyers. Educate yourself and ask questions to explore your options.



# 2023 NAHREP REGIONAL & CHAPTER GROWTH

## NAHREP Regional Strategy

As we reflect on the second year of the NAHREP Regional Strategy inauguration, we would like to take a moment to thank our NAHREP Regional Leaders and NAHREP Partners who contributed to the successful execution of our regional initiatives. Our Regional Corporate Board of Governors (RCBOG) were nominated and 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. Their time and dedication as grassroots ambassadors has aided in the participation of our NAHREP Network across the board through the success of our six (6) NAHREP Regional Events. In 2023, our regional leaders were able to engage over **2000 attendees** and support over **700 local chapter events** nationwide. Over this past year, our network has been exposed to other industry sectors lead by successful Latino leaders more than any other year in NAHREP history.

Proceeding into 2024, we need to focus on our top priority of "Bridging the Gap" This can be defined as enhancing the connection and relationship between local industry leadership and regional industry leadership. We should also consider the educational aspect of ensuring information on industry related priorities is being communicated. We will execute this by focusing on relationship management, leadership engagement and providing value via execution of quality regional events.

## 2024 REGIONAL EVENTS

- **NORTHEAST: REGIONAL CONNECT:** February, New York
- **SOUTHWEST REGIONAL CONNECT:** April, Phoenix
- **MIDWEST REGIONAL CONNECT:** May, Nashville
- **SOUTHEAST REGIONAL CONNECT:** June, Charlotte
- **NORTHWEST REGIONAL CONNECT:** August, San Francisco
- **MOUNTAIN REGIONAL CONNECT & LEADERSHIP ACADEMY:** November, Denver

NAHREP Regional Leaders will continue to add value to the Chapter Growth and Development Program by identifying and referring influential industry leaders that we can elevate as local chapter leaders, which we will now refer to as the **Chapter Growth Experience**.

## NAHREP Chapter Growth Experience



Our **NAHREP Chapter Growth Experience Program** has evolved into a learning and development sector which enhances the leadership, professional and communication skills of all incoming board of directors of new market chapters. We are elated to announce that NAHREP now has local chapters serving in 27/50 states along with nationwide member presence in 47/50 states and Puerto Rico. An extraordinary achievement this past year has been the groundbreaking expansion in new market area territories where there is NAHREP Chapter presence for the first time in history! These markets can be found in the states of Oregon, Indiana and Kentucky. Our new market chapter leaders demonstrate an exceptionally high-caliber of leadership that is truly taking our chapter network to the next level. Our **2023 NAHREP Chapter Growth Experience Program** graduates bring an additional 200 chapter leaders to the NAHREP Network with over **500 new NAHREP members** collectively. #NAHREPUiversity #NewMarketMentality



## Testimonial of Why NAHREP?!

*I wanted to start a local chapter of NAHREP in Oregon because I recognized the need for a platform that specifically addresses the unique challenges and opportunities faced by Hispanic real estate professionals in our region. By establishing a local chapter, we can provide support, resources, and networking opportunities tailored to the needs of our community.*

**– NAHREP Western Oregon, Founding President, Gabriela Mann**

*I can think of 6 reasons for wanting to start a NAHREP Local Chapter in my area.*

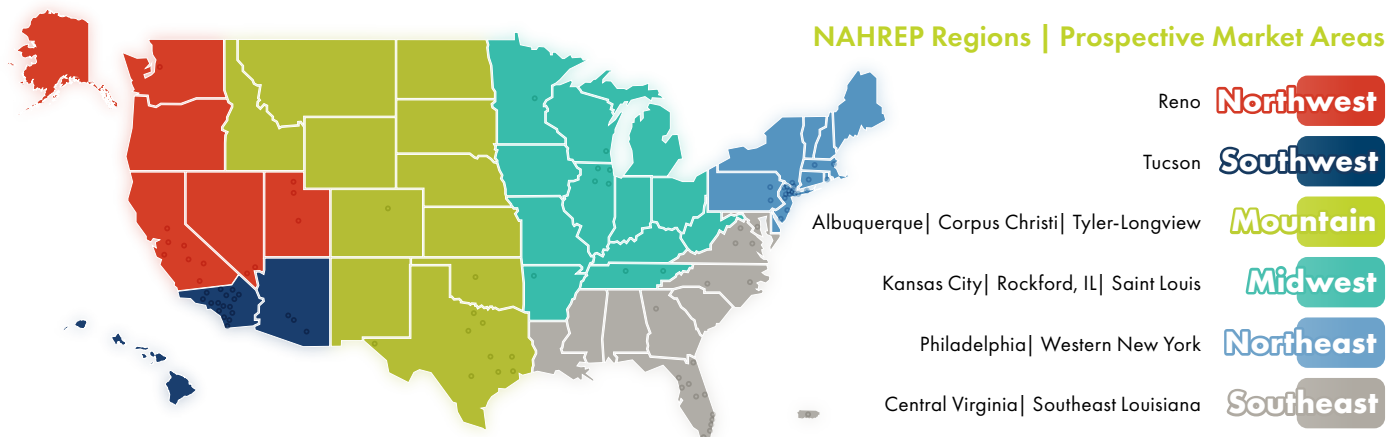
1. *Networking - Building a local chapter allows me to connect with other real estate professionals in my area, fostering valuable networking opportunities.*
2. *Professional Development - NAHREP offers resources and events that can enhance real estate knowledge and skills, which can be beneficial for my career.*
3. *Community Impact - Establishing a local chapter can contribute to the development and improvement of our local real estate market and community.*
4. *Advocacy - NAHREP often advocates for the interests of real estate professionals, and by starting a local chapter, I can have a voice in shaping policies that affect our industry.*
5. *Business Growth - Collaborating with fellow members can lead to referrals and business growth opportunities.*
6. *Leadership Experience - Leading a local chapter can provide me with valuable leadership experience and the chance to make a positive impact!*

**– NAHREP Louisville, Founding President, Susy Esquivel**

*I wanted to start a chapter because there is so much power in the Hispanic community and there is no official platform or Hispanic representation for either clients or real estate agents in Indianapolis. The number of Hispanic realtors and Loan officers has grown enormously a NAHREP chapter is needed to help empower us as professionals to better serve our Hispanic clients. Having a Nahrep chapter will encourage all real estate professionals to stay committed to serving and like a domino effect, this will result in more successful stories of sustainable home ownership.*

**– NAHREP Indianapolis, Founding President, Gabriela Pitts**

Annually, we re-evaluate our Chapter Growth Strategy in accordance to market trends and business needs. We strive to enroll 15-20 new market areas into our Chapter Growth Experience Program, which we anticipate to come to fruition by the end of 2024. 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. NAHREP may be coming to a city near you, check out our list of prospective market areas for 2024! #ChapterGrowthExperience





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



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# The Art of Graffiti

Q&A with ALAN KET - active graffiti artist, curator, photographer, author, and NAHREP 2023 SHHR cover artist.

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## **What is the biggest misconception of graffiti?**

The biggest misconception is that it is only vandalism and not art. In reality this is more than just art, it is the world's most popular, largest, and the most exciting art movement in the world. What started out as a game of tagging in cities like New York City and Philadelphia is now in museum collections around the world, uplifting communities, and of course - making trains and walls look much better.

## **What are your favorite top 3 artists that you have broken bread with?**

My favorite 3 artists that I have had the pleasure of spending time with and breaking bread have been Lee Quiñones from New York City, Seen from the Bronx, and Jon One from Paris. Each one of these artists were childhood heroes that influenced my own graffiti and made me want to improve myself as an artist. During my teenage years I traveled the city seeing and looking for the work of these 3 artists. By 1988 each of these artists were already famous and considered art royalty. Each of them were humble and years later I was able to sit with them and they each shared stories with me and offered me advice and guidance as I made a transition from the world of media to the museum world.



**You have 2 exhibits graffiti museum and museum of hip hop – what are the parallels?**

The Museum of Graffiti is the first and only museum in the world dedicated to the graffiti movement. It is a serious institution working to preserve the culture and elevate the public awareness and acceptance of this art movement. The Art of Hip-Hop is a space dedicated to showcasing the behind-the-scenes makers in hip-hop, the photographers, direct the public awareness of the creators needs to increase. This is the parallel - education, celebration, and public awareness.







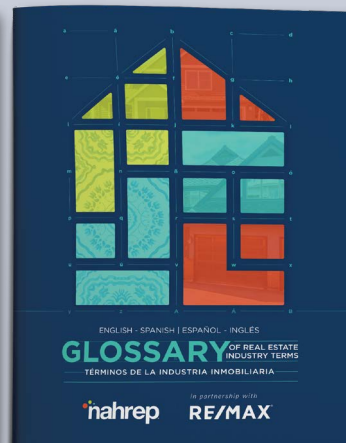
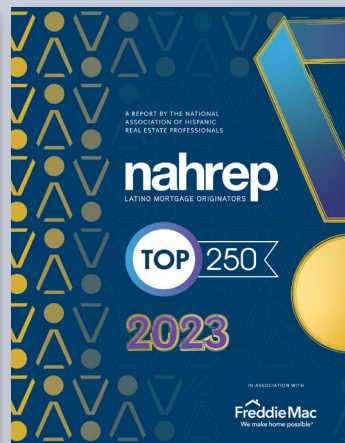
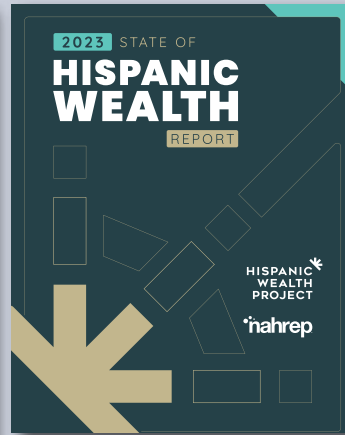
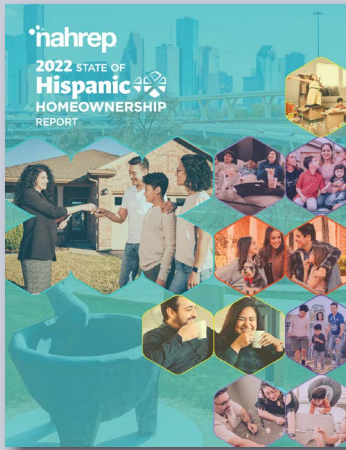
### **How was it designing the SHHR cover?**

The assignment is a challenging but exciting one. Working with data and transforming it into a visual image is not my usual approach to painting and this proved to be an interesting assignment. The team gave me enough information to sink my teeth into and was supportive the entire way through.

### **Which 5 Latin artists & 5 hip-hop artists are on your playlist?**

Willie Colon, El Gran Combo, Nathy Peluso, Bad Bunny, and Ozuna on the Latin side. Kendrick Lamar, Drake, MF Doom, Nas, and Gangstarr.





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