



HAWAII ISLAND REALTORS®

THE VOICE OF REAL ESTATE ON THE ISLAND OF HAWAII

January - February 2012

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President's Message



Aloha HIR Members!

2012 is here and in full swing! As your 2012 Hawaii Island REALTORS® President, I am hoping that it's off to a successful start for all! At the HIR office we've hit the ground running and are already taking things to a HIR level! This is a great thing, too, because with license renewals and quadrennial ethics training it's sure to be a full year for us all.

Be sure to get an early start getting your 20 hours of continuing education credits. We are planning to offer over 25 classes island-wide this year. HIR is working hard to have all your education needs covered! The much anticipated Core Courses will be released in February with Core Part 1 being offered for the first time at our General Membership Meeting on February 24th! This class will be free to all HIR members so be sure to register early!

We are excited to announce that our first General Membership Meeting will be held at the Hilo Hawaiian Hotel. It will feature Mayor Billy Kenoi, along with several department heads from the County of Hawaii. They will be providing information on the new flood maps and the new modified Universal Building Code. Members are encouraged to submit questions for these speakers to hibr@hibr.org no later than Wednesday, February 15, 2012. Lorrin Hirano, of Title Guaranty Escrow, will also be talking about de-registering of land court and probate issues. It's sure to be an informative event for REALTORS® looking to take their business to a higher level this year. After all, part of demonstrating your value as an agent is keeping up-to-date on changes within our State and County that affect property owners, right?

When it comes to keeping up with changes, every HIR member should be appreciative of the work being done by the Government Affairs Committee. The GAC committees of HIR and HAR work tirelessly to track issues, testify for or against bills, and to lobby our lawmakers. The power of the REALTOR® party was evident to me as I attended the HAR

Legislative Day at our State Capitol on January 11th. It was clear that each lawmaker respected the opinions of REALTORS® on our issues and that they look to us a source of information.

We are excited about plans to expand our reach to local lawmakers through a Political Partnership Program. If you have a personal relationship with a lawmaker or are passionate about an issue, we want to hear from you! Our goal is to provide a more effective method of advocating for private property rights.

The Public Relations Committee is also out there spreading the REALTOR® word as well. This year they will continue our media presence while expanding our community service events. REALTOR® RAISE: Project Playhouse was a huge success in 2011 with over \$6,000 raised for Habitat for Humanity. Guess what, we have even bigger goals this year!

The Building Task Force (BTF) is working hard to move us into our new REALTOR® home. That's right, we've become property owners! Our purchase of 1321 Kinoole St. was finalized in November and the BTF is now working through the process of getting it rezoned. We hope to be moving in during the 1st or 2nd quarter of next year. Look out for further details on HIR's first home!

These are just a few of the committees and task forces that make our organization a success. Without the hard work of both our REALTOR® and Affiliate volunteers, everything I mentioned above, along with much, much more would not be possible. Not every job can be done by one person, but together we can do it all. 'A'ohē hana nui ke alu 'ia. No job is too large when done together by all.

As your President, I am working diligently to complete some of the projects that were started by the hard working Presidents before me. Believe it or not, a year is not long, but, at the end of this year we will be able to say that we have completed our Strategic Plan, we have finalized our Policies and Procedures, and developed our Succession Plan. These documents will guide the future success of our organization. They are the foundation from which all board functions are built.

Continued on Page 2

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Mahalo to our Sponsor!



**From
the EO
desk...**

The New NAR! by Jackie Parkinson

You may have noticed an increase in your dues. The National Association of REALTORS® has decided to change direction. Instead of being primarily a member services association, it will now be primarily an advocate for home ownership and private property rights. The change is a result of the oppressive decisions being made in Washington D.C. and around the nation that are causing citizens to reconsider the value of home ownership. Mortgage interest deductions are threatened as are FHA loans, Freddie Mac and Fannie Mae and many other programs that have helped people become first time home



buyers for 50 years. The REALTOR® party looks for candidates who support efforts to retain these and other programs. \$20 of each dues payment made by HIR members will be used by HAR and HIR to inform the community of our efforts and to support candidates who have consistently voted for programs that protect home ownership. Your leadership is working hard to determine just what kind of programs might be helpful in spreading the word. We hope that you will spread the word. Let your clients know that REALTORS® are the Voice for Real Estate.

President's Message

from Page 1:

Each committee will touch these important documents. It's with the guidance of the Strategic Planning Committee, the Executive Committee, and the Personnel Committee that they will come together in a completed form.

So, just as we are working to take things to a HIR level I challenge you to do the same. Get involved in something you're passionate about. Make a difference in your REALTOR® organization and in your community. Involvement in your REALTOR® organization keeps you on top of the issues and always in the know. It has a DIRECT benefit to you and your business. Involvement in your community keeps your heart full and can provide a constant source of referrals. Hey, I have been shocked by how many referrals I have gotten from my Roller Derby teammates! This is the year...the market seems to be changing. Harness the energy and the momentum and use it to take things to a HIR level. In love, in life, and in work, give all that you have because that's what life's all about!

Mealoha Kraus, REALTOR®
Prudential Orchid Isle Properties
2012 Hawaii Island REALTORS® President

YOU BE THE JUDGE...



Diligent Dan searched the MLS compilation of current listings on behalf of his client, Dr. Z. Dan's search returned several listings that satisfied Dr. Z's requirements, including a two-story residence listed with Confident Carl that showed, in the "Remarks" section of the property data form "Pay your mortgage with rent from the apartment upstairs." A day later, Diligent Dan received a call from Dr. Z who told him "That house is in the

neighborhood I grew up in, I also remember our neighbors having a problem with the Building Department when they added a kitchen on the second floor so their grandmother could have her own apartment." Diligent Dan's call to the Building Department confirmed Dr. Z's suspicion that the home was zoned single family. Dan filed a complaint against Carl.

(Answer on Page 12)

Welcome New Members!

REALTORS®

Robert Bogle

Aloha Coast Realty

Alan Bram

Mauna Kea Realty

Irene Britton

Mauna Kea Realty

Patrick Callahan

Island Paradise Properties

Don Carroll

Puna Realty

Sancie De Mattos

MacArthur & Co. Sotheby's Int.

Amanda Donaldson

Aloha Coast Realty

Mary Flood

D.R. Horton-Schuler Homes LLC

Sait Karymsakov

Windermere/C&H Prop.-Waimea

Gina Lovell

Holualoa Management Corp.

Akiko Lundstrom

Clark Realty Corp.-Kona

Liv Madrigal

Cently 21 Homefinders of Hawaii

Diana Mahaney

Island Paradise Properties

Denni Mock Chew

Clark Realty Corp.-Kona

Laura Nance

Lava Rock Realty

Nicholas Olmstead

Kona Akamai Realty, LLC

Jennifer Rice

C.J. Kimberly REALTORS®

Brad Seymour

Big Island Brokers

George Silva

Hawaii Life Real Estate Brokers

David Skeelee

Coldwell Banker Day-Lum Prop.

Karen Slater-Parker

Lava Rock Realty

Nick Smith

Kohala Resort Realty, LLC

Jennifer Spidle

Clark Realty Corp.-Kona

Jennifer Tiernay

Ala Kai Realty Inc.

Gail Watson

Mauna Kea Realty

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APEX Mortgage

Barbara Welsh, *Bronze Sponsor*

Nationscout

Randall Duryea, *Gold Sponsor*

Affiliates

Alohana.com

Kevin Taylor, *Affiliate Member*

Tag-It Signs

Lei Yamamoto, *Affiliate Member*

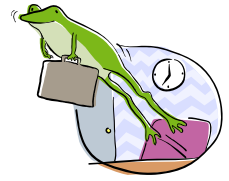
Committee News: Programs

LEAP HIGHER

Sign up for the HIR General Membership Meeting

Set for Friday, February 24, 2012 from 9:00 am

Hilo Hawaiian Hotel, Downstairs - Moku'ola Ballroom



*** \$40 Early Bird Special until 2/10/12 * \$50 Regular pricing (Lunch Included)**

- > Network with HIR Sponsors & Affiliates
- > Guest Appearance by Mayor Billy Kenoi
- > Hear from County officials regarding Flood zone & Building code with Q & A
- > Get updated info from Lorrin Hirano, Senior Vice President and Legal Counsel from Title Guaranty regarding de-registering of land court and probate issues
- > Includes a **FREE CE Class**
- > Bring a non-perishable food item to benefit Hawaii Island Food Basket & be eligible for drawing Donated by Event Sponsor - Title Guaranty Escrow



Register at www.hibr.org

HIR IS LOOKING FOR A FEW GOOD REALTORS®...



Programs Committee Members: Kealii Beck of KnR Consultants, Donna Duryea of Hawaii Life Real Estate Brokers, Ketura Waiki of Title Guaranty, Betty Yada of American Savings Bank, Joe Lake of MacArthur & Co. Sotheby's International, Rochelle Augustin of Clark Realty Corp.—Hilo, Naomi Isa of First American Title Company, Denise Kaai of American Savings Bank, and Sue Bierman of Bierman Home Inspection.

To volunteer on the HIR Programs Committee!

Only one day of the month, Only one hour that day!

Be a part of the event planning, innovative ideas & community involvement for the General Membership Meetings, Hilo/Kona Tradeshows, Hot Topics, Sponsor/Affiliate Appreciation and the Annual Installation for incoming Leadership! The Group is made up of other REALTOR® members as well as current Sponsors & Affiliates who continue to support our industry. Our meetings are held on the first Tuesday of every month from 12:00 - 1:00 pm!

Join us or contact Rochelle Augustin, Committee Chairperson (960-4231) for more details.

Committee News: Education

GET SMART!

By Denise Nakanishi

Think your snazzy new website, your ability to leverage social media or your vast referral network are at the core of your value proposition? Do you think sellers will choose you primarily because you deliver the bells and whistles? Is a buyer likely to allow you to represent them just because you tweet twenty times a day? Perhaps, but truth is, most really don't understand such issues. They do, however, understand honesty, reputation and a strong ethical commitment. Membership in the National Association of REALTORS® provides us with a set of powerful tools. In fact, the Code of Ethics to which we are each sworn to uphold is our value proposition. Any licensee can manufacture world class marketing but without sound principles based on time-tested ethical principles and strong core values, buyers and sellers have little confidence in turning over life's largest financial transaction to you. Things as basic as access to your seller's property and how to interact with colleagues are covered by our Code. It's a powerful tool which all REALTORS® should understand and leverage. Approved for CE credit last July, *"Avoiding Unethical Behavior"* is designed to refresh our working knowledge of this important document. Taught by our EO, Jackie Parkinson, this course is both CE qualified and fulfills our quadrennial ethics training requirement. Also among our current CE offerings is a legislative update taught by the irrepressible Scott Sherley. While this does not satisfy the Core requirement, it offers a great chance to get up-to-date prior to release of the required Core class.

The education committee is fully engaged in making sure the classes we offer are fresh and relevant. Not all are CE approved. The Real Estate Commission will not approve classes related to personal growth or business development. None-the-less, we all understand that these are important to growing our business. It's a

very "small , Big Island". With a small agent population and a huge geographical area, filling classes isn't always easy. Designation courses such as CRS and GRI are top notch. They are also expensive to bring to our beautiful island. We hope you'll make every effort to attend even if CE is not offered. Most of us who attended Chris Bird's CRS class on "Tax Law and Financial Planning" last year felt the tips we gained paid for the course ten times over.

With a doubling of CE hours, HIR is hustling to provide classes that not only fill hours but are relevant to what we do. Nothing brings a livelier debate between land owners than a survey. Upcoming changes to the Purchase Contract delayed completion of a course currently under development by Independent Hawaii Surveyors. I've seen the outline and it promises to be informative for sure. Also under consideration is a course related to all forms of seller financing. Many recently developed courses have largely been developed by our sponsors based on course recommendations from the Education Committee and our Executive Officer. If there's a topic for which you have a passion, let us know. There may be a way for us all to "Get Smart" and, after all, getting smart is all part of insuring our most precious value proposition works to insure our success as individuals and an organization.

Remember to get your CE started today! If you've taken a CE class before, you cannot repeat it. Classes will likely be more expensive as this biennium progresses. Classes will fill quickly due to limited seating in the venues we currently have available to us. BTW, the Education Committee is looking for "a few good men" (hey, worked for me when I joined the Army). Come help us *be all we can be!*

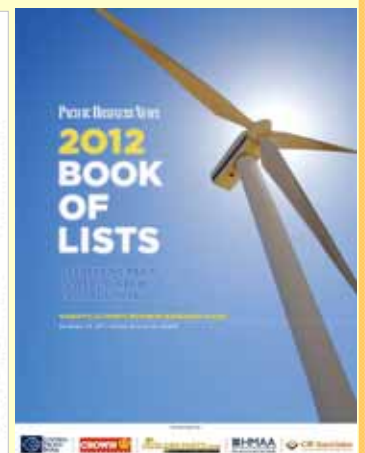
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Analyzing Your Company For Profit
February 22-23, 2012 (Includes continental breakfast & lunch)
3 CRB Course Credits, 12 CE Elective Credits (Hawaii)
Hale Koa Hotel, Lauhima Rooms
8:00 a.m. Check-in, 8:30 a.m. - 5:00 p.m. Course
Drexanne Evers, Instructor

- Uncover the reasons why your company may be struggling to make a profit.
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- Calculate the financial risk analysis ratios to analyze the financial trends and health of your business.
- Study best practices for paying compensation to sales associates.
- Forecast income and budget expenses for the next full year to guarantee a profit.
- List components that will add value to your company.

Tuition Fees:	CRB Candidate	Non Member	*CRB Designee Audit
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Who Should Take This Course?

Managers, Brokers, Owners and anyone responsible for the company's financial success.

Register at www.HawaiiCRB.com

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Financial Focus

Delay in Investing Could Prove Costly

You've no doubt heard that "time is money." While this expression may be applicable in many areas of life, it's especially relevant for investors — because the more time you spend *not* investing, the less money you are likely to have when you really need it, such as during your retirement. That's why it's essential that you don't wait to start saving for your days as a retiree.

Many people think it won't make much difference if they delay investing for a few years. As you know, time flies, and before you know it, "a few years" turns into a decade — and a decade's postponement in saving for retirement can make an enormous difference in your life.

How big a difference? Suppose you plan to retire at age 65. If at age 25, you began putting \$200 a month into a tax-deferred vehicle, such as a traditional Individual Retirement Account (IRA), and your investments inside that IRA hypothetically earned on average 7% a year, you would accumulate about \$512,000 after 40 years. However, if you had waited until you were age 30 to start saving for retirement, with all else being equal, you'd end up with only about \$355,000 when you reached 65 — \$157,000 less — due to that five-year delay. And if you waited 10 years, until you were 35, you'd end up with about \$243,000 — far less than half of what you would have accumulated had you started saving at 25. (Keep in mind that you will eventually have to pay taxes on these accumulations, and the actual figures don't reflect fees, commissions or expenses.)

Clearly, the cost of delay can be considerable — which is why you should consider taking these steps:

- *Develop a strategy with your financial advisor.* It's easier to stick to a strategy if you know where you're going. Your financial advisor can help you determine how much you need to save to reach the type of retirement you've envisioned.

- *If you haven't started saving, begin now.* If you wait until you feel more financially comfortable before you invest for retirement, you may never begin. Even if you can put away only a small amount, such as \$50 per month, you'll have made a start.

To make it easier on yourself, set up your accounts to automatically move a set amount each month into your IRA. As the above examples show, the best way to build substantial savings is to start early, but even if you're in your 30s or 40s, you can catch up — although you'll need to save more to potentially get to the same level.

- *Increase your investments when your income rises.* Every time you get a salary increase, boost your contributions to your IRA and your 401 (k) or other employer-sponsored retirement plan.

- *Don't take a "timeout" from investing.* Keep on investing, whether the "news of the day" is positive or negative. The best investors are those who follow a consistent strategy and continue investing, year in and year out.

In short, save early, save often — and keep investing.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



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Edward Jones
MAKING SENSE OF INVESTING

Why the REALTOR® Party Matters ...



Together, as the REALTOR® Party, we can make partisan politics a thing of the past and create our own brand of leadership.

Politics is business when you consider the types of changes that are now being contemplated by mayors, governors and Members of Congress across the country:

- What would happen to the real estate market in your community if the mortgage deduction was eliminated from the tax code?
- What would happen if your customers were unable to afford the property insurance they needed to qualify for a mortgage?

Our allies in local, state and federal government span the political spectrum — and we need to work with each one of them to make sure they continue to support the interests of the real estate profession. In fact, the REALTOR® party has been a leader in building the bipartisan relationships necessary on both sides of the aisle in jurisdictions in every state. We need to build on that success and your involvement now can help make that happen.

The time is now to come together and fight for the interests of homeowners and the real estate profession. [Join the REALTOR® Party today.](#)

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WHAT HAVE YOU DONE FOR ME LATELY!

Your REALTOR® Party

In 2011 the Hawai'i Association of REALTORS® successfully organized the passage of legislation to allow Broker Price Opinion for a fee. If you are now completing BPOs for a fee please remember to contribute to RPAC. Just one of many successes!

2012 Legislative Issues

- Permanent Prohibition of the Use of Private Transfer Tax (This is not the fee community associations charged for bookkeeping).
- Public Disclosures of Unwarranted Complaints or Complaints without Merit (Currently, unwarranted or complaints without merit stay on the RICO website for 5 years regardless of outcome.)
- Extend Recovery of \$7,200.00 in Maintenance Fees to Planned Communities
- Creation and Retention of Tax Incentives for Homeownership and Affordable Housing
- Ongoing Economic Recovery for Hawai'i Residents and Businesses
- Amend Foreclosure Act 48 (Remove barriers that are currently delaying the foreclosure process while making it fair to all concerned.)

Invest in your future today by contributing to RPAC.

Don't forget your Calls to Action.

They really do listen!

Call Susan Lee Loy at (808) 937-4046 with any comments or questions.



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Committee News: Caravan

We look forward to a bright exciting year on Caravan. The Committee will be thinking of new ways to encourage REALTORS® to attend. Knowing your inventory is so important and Caravan makes it enjoyable. Send your ideas to donshawaii@gmail.com.

Hope to see you at Caravans!



Picture taken at the Jan. 2012 Hilo Caravan

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Mauna Kea Comprehensive Management Plan Moves Forward

Intermediate Court of Appeals Affirms Third Circuit Court Decision



In 2009 the Big Island community rallied support for the sustainable management and stewardship of the Mauna Kea Science Reserve through the Comprehensive Management Plan (CMP). The State Land Board voted in favor of the CMP,

providing the framework for managing the natural and cultural resources while providing greater access to education, research and astronomy.

Opponents of this approved management plan filed a notice to appeal to the Third Circuit Court and appealed the State Land Board's decision to accept and approve the Comprehensive Management Plan, claiming a violation of their due process.

After a lengthy court process and review, the Third Circuit Court granted the University of Hawaii's Motion to Dismiss the petitioners' appeal.

Immediately following this decision, petitioners Mauna Kea Aina Hou, Royal Order of Kamehameha I, Sierra Club Hawaii Chapter, KAHEA and Clarence Ching filed another appeal contending that the Circuit Court erred in its granting the University's Motion to Dismiss, prompting the Intermediate Court of Appeals (ICA) to review the decision.

The Petitioners contended that the Board of Land and Natural Resources (BLNR) was required to hold a contested case hearing prior to the approval of a

management plan. The Court then ruled that there is no statute or rule requiring the BLNR to hold a contested case hearing.

The Court also ruled that the Petitioners contention that the adoption of the CMP restricted public access and regulated cultural practices affecting the Petitioners' constitutionally protected rights, was without merit.

The Intermediate Court of Appeals in a Memorandum Agreement signed by Presiding Judge Foley, Circuit Judges Browning and Castagnetti concluded that the Third Circuit Court did not err in dismissing the appeal and affirmed the University's Motion to Dismiss.

Mauna Kea's approved Comprehensive Management Plan is the framework in place for managing multiple existing and future activities on the mountain including astronomy, recreational and commercial activities, scientific research, and cultural and religious activities. The CMP is also a guide for protecting Mauna Kea's many cultural and natural resources.

About TMT



Near the center of Pasadena, California, a team of scientists, engineers, and project specialists is busily planning and designing what eventually will

become the most advanced and powerful optical telescope on Earth.

When completed later this decade, the Thirty Meter Telescope (TMT) will enable astronomers to study objects in our own solar system and stars throughout our Milky Way and its neighboring galaxies, and forming galaxies at the very edge of the observable Universe, near the beginning of time.

Committee News: Political Coordinator Program

Hawaii Island REALTORS® needs your help!

If you are related to or are a friend or neighbor of any of our County elected or appointed officials please contact Helene Tajiri at Ala Kai Realty at 935-3378 ext. 405 or via email at helene96720@gmail.com.

The Government Affairs Committee is working to create a Political Coordinator Program where we could share our REALTOR® view whenever an issue comes up that affects fundamental property rights on our Big Island on a one-on-one friendly basis. If you have a personal relationship or have worked on a political campaign with anyone of influence in our County Government please contact us today! Let our REALTOR® voices be heard!



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LEADERSHIP ACADEMY



The Leadership Academy is a training and development program designed to empower individuals to maximize their leadership potential through a powerful series of retreats, including sessions on leadership skills, team-building exercises, procedures for goal-setting, personal profile analysis, network building and improving communication skills.

2012 Retreat Dates:

- Session 1 March 6, 7, & 8 Kilauea Military Camp—Hawai'i Island
- Session 2 June 19, 20, & 21 Kilauea Military Camp—Hawai'i Island
- Session 3 Sept. 18, 19, & 20 Title Guaranty Beach House—O'ahu

Go to www.hawaii Realtors.com for more information and to Register.

Application Deadline is Friday, February 10, 2012.



"There's a Leader Inside You Waiting to Grow"

You Be The Judge...

(From page 2)



Dan filed a complaint with the local association of REALTOR® alleging misrepresentation on the part of Confident Carl for publishing inaccurate information in the MLS. At the hearing Confident Carl acknowledged the seller had told him that the conversion had been made without the necessary permits, and the apartment had never been rented. "I assumed the new owners could get a variance from the Building Department," he said. The Hearing Panel concluded that showing a single family home as having income-producing potential from an upstairs apartment which had never been rented was a misrepresentation that violated Article 2.

MLS Sales Statistics

Number of Sales

Big Island		214	145	<69>	<32.24%>	214	145	<69>	<32.24%>
		MONTH OF		#	%	YEAR		#	%
		January	January	Increase /	Increase /	TO DATE	TO DATE	Increase /	Increase /
		2011	2012	<Decrease>	<Decrease>	2011	2012	<Decrease>	<Decrease>
ENTIRE	Residential	105	72	<33>	<31.43%>	105	72	<33>	<31.43%>
	Vacant Land	66	44	<22>	<33.33%>	66	44	<22>	<33.33%>
	Commercial	0	3	3	0.00%	0	3	3	0.00%
	Condominium	43	26	<17>	<39.53%>	43	26	<17>	<39.53%>
	Business	0	0	0		0	0	0	
PUNA	Residential	35	23	<12>	<34.29%>	35	23	<12>	<34.29%>
	Vacant Land	36	27	<9>	<25.00%>	36	27	<9>	<25.00%>
	Commercial	0	1	1	0.00%	0	1	1	0.00%
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
SOUTH HILO	Residential	14	7	<7>	<50.00%>	14	7	<7>	<50.00%>
	Vacant Land	2	1	<1>	<50.00%>	2	1	<1>	<50.00%>
	Commercial	0	2	2	0.00%	0	2	2	0.00%
	Condominium	4	3	<1>	<25.00%>	4	3	<1>	<25.00%>
	Business	0	0	0		0	0	0	
NORTH HILO	Residential	2	0	<2>	<100.00%>	2	0	<2>	<100.00%>
	Vacant Land	0	0	0		0	0	0	
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
HAMAKUA	Residential	3	0	<3>	<100.00%>	3	0	<3>	<100.00%>
	Vacant Land	0	1	1	0.00%	0	1	1	0.00%
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
NORTH KOHALA	Residential	7	3	<4>	<57.14%>	7	3	<4>	<57.14%>
	Vacant Land	2	2	0	0.00%	2	2	0	0.00%
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
SOUTH KOHALA	Residential	14	11	<3>	<21.43%>	14	11	<3>	<21.43%>
	Vacant Land	1	4	3	300.00%	1	4	3	300.00%
	Commercial	0	0	0		0	0	0	
	Condominium	13	9	<4>	<30.77%>	13	9	<4>	<30.77%>
	Business	0	0	0		0	0	0	
NORTH KONA	Residential	21	19	<2>	<9.52%>	21	19	<2>	<9.52%>
	Vacant Land	7	4	<3>	<42.86%>	7	4	<3>	<42.86%>
	Commercial	0	0	0		0	0	0	
	Condominium	26	14	<12>	<46.15%>	26	14	<12>	<46.15%>
	Business	0	0	0		0	0	0	
SOUTH KONA	Residential	2	4	2	100.00%	2	4	2	100.00%
	Vacant Land	3	0	<3>	<100.00%>	3	0	<3>	<100.00%>
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
KA'U	Residential	7	5	<2>	<28.57%>	7	5	<2>	<28.57%>
	Vacant Land	15	5	<10>	<66.67%>	15	5	<10>	<66.67%>
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	

MLS Sales Statistics

Sales Volume

55,851,835 47,794,903 <8,056,932> <14.43%> 55,851,835 47,794,903 <8,056,932> <14.43%>

Big Island		MONTH OF				YEAR			
		January		Increase /	Increase /	TO DATE		Increase /	Increase /
		2011	2012	<Decrease>	<Decrease>	2011	2012	<Decrease>	<Decrease>
ENTIRE	Residential	38,234,358	33,773,213	<4,461,145>	<11.67%>	38,234,358	33,773,213	<4,461,145>	<11.67%>
	Vacant Land	6,197,550	4,006,525	<2,191,025>	<35.35%>	6,197,550	4,006,525	<2,191,025>	<35.35%>
	Commercial	0	804,000	804,000	0.00%	0	804,000	804,000	0.00%
	Condominium	11,419,927	9,211,165	<2,208,762>	<19.34%>	11,419,927	9,211,165	<2,208,762>	<19.34%>
	Business	0	0	0		0	0	0	
PUNA	Residential	5,952,995	3,732,295	<2,220,700>	<37.30%>	5,952,995	3,732,295	<2,220,700>	<37.30%>
	Vacant Land	1,170,800	523,575	<647,225>	<55.28%>	1,170,800	523,575	<647,225>	<55.28%>
	Commercial	0	185,000	185,000	0.00%	0	185,000	185,000	0.00%
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
SOUTH HILO	Residential	4,658,454	1,855,500	<2,802,954>	<60.17%>	4,658,454	1,855,500	<2,802,954>	<60.17%>
	Vacant Land	400,000	600,000	200,000	50.00%	400,000	600,000	200,000	50.00%
	Commercial	0	619,000	619,000	0.00%	0	619,000	619,000	0.00%
	Condominium	260,500	260,000	<500>	<0.19%>	260,500	260,000	<500>	<0.19%>
	Business	0	0	0		0	0	0	
NORTH HILO	Residential	620,000	0	<620,000>	<100.00%>	620,000	0	<620,000>	<100.00%>
	Vacant Land	0	0	0		0	0	0	
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
HAMAKUA	Residential	812,059	0	<812,059>	<100.00%>	812,059	0	<812,059>	<100.00%>
	Vacant Land	0	330,000	330,000	0.00%	0	330,000	330,000	0.00%
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
NORTH KOHALA	Residential	3,137,550	2,524,000	<613,550>	<19.56%>	3,137,550	2,524,000	<613,550>	<19.56%>
	Vacant Land	382,000	310,000	<72,000>	<18.85%>	382,000	310,000	<72,000>	<18.85%>
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
SOUTH KOHALA	Residential	5,637,000	2,989,962	<2,647,038>	<46.96%>	5,637,000	2,989,962	<2,647,038>	<46.96%>
	Vacant Land	297,500	745,000	447,500	150.42%	297,500	745,000	447,500	150.42%
	Commercial	0	0	0		0	0	0	
	Condominium	4,757,527	6,213,165	1,455,638	30.60%	4,757,527	6,213,165	1,455,638	30.60%
	Business	0	0	0		0	0	0	
NORTH KONA	Residential	16,305,300	21,265,956	4,960,656	30.42%	16,305,300	21,265,956	4,960,656	30.42%
	Vacant Land	3,376,000	1,397,450	<1,978,550>	<58.61%>	3,376,000	1,397,450	<1,978,550>	<58.61%>
	Commercial	0	0	0		0	0	0	
	Condominium	6,401,900	2,738,000	<3,663,900>	<57.23%>	6,401,900	2,738,000	<3,663,900>	<57.23%>
	Business	0	0	0		0	0	0	
SOUTH KONA	Residential	384,000	882,000	498,000	129.69%	384,000	882,000	498,000	129.69%
	Vacant Land	302,000	0	<302,000>	<100.00%>	302,000	0	<302,000>	<100.00%>
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
KA'U	Residential	727,000	523,500	<203,500>	<27.99%>	727,000	523,500	<203,500>	<27.99%>
	Vacant Land	269,250	100,500	<168,750>	<62.67%>	269,250	100,500	<168,750>	<62.67%>
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	

MLS Sales Statistics

Median Sales Price

	476,250	712,500	236,250	49.61%	476,250	712,500	236,250	49.61%
	MONTH OF		#	%	YEAR		#	%
Big Island	January		Increase /	Increase /	TO DATE		Increase /	Increase /
	2011	2012	<Decrease>	<Decrease>	2011	2012	<Decrease>	<Decrease>

Big Island		MONTH OF		#	%	YEAR		#	%
		January	2011	2012	Increase / <Decrease>	Increase / <Decrease>	TO DATE	2011	2012
ENTIRE	Residential	230,000	222,500	<7,500>	<3.26%>	230,000	222,500	<7,500>	<3.26%>
	Vacant Land	27,250	23,500	<3,750>	<13.76%>	27,250	23,500	<3,750>	<13.76%>
	Commercial	0	269,000	269,000	0.00%	0	269,000	269,000	0.00%
	Condominium	219,000	197,500	<21,500>	<9.82%>	219,000	197,500	<21,500>	<9.82%>
	Business	0	0	0		0	0	0	
PUNA	Residential	148,000	155,500	7,500	5.07%	148,000	155,500	7,500	5.07%
	Vacant Land	24,500	19,000	<5,500>	<22.45%>	24,500	19,000	<5,500>	<22.45%>
	Commercial	0	185,000	185,000	0.00%	0	185,000	185,000	0.00%
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
SOUTH HILO	Residential	285,000	216,000	<69,000>	<24.21%>	285,000	216,000	<69,000>	<24.21%>
	Vacant Land	200,000	600,000	400,000	200.00%	200,000	600,000	400,000	200.00%
	Commercial	0	309,500	309,500	0.00%	0	309,500	309,500	0.00%
	Condominium	70,500	88,000	17,500	24.82%	70,500	88,000	17,500	24.82%
	Business	0	0	0		0	0	0	
NORTH HILO	Residential	310,000	0	<310,000>	<100.00%>	310,000	0	<310,000>	<100.00%>
	Vacant Land	0	0	0		0	0	0	
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
HAMAKUA	Residential	123,809	0	<123,809>	<100.00%>	123,809	0	<123,809>	<100.00%>
	Vacant Land	0	330,000	330,000	0.00%	0	330,000	330,000	0.00%
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
NORTH KOHALA	Residential	355,025	962,500	607,475	171.11%	355,025	962,500	607,475	171.11%
	Vacant Land	191,000	155,000	<36,000>	<18.85%>	191,000	155,000	<36,000>	<18.85%>
	Commercial	0	0	0		0	0	0	
	Condominium	450,000	599,000	149,000	33.11%	450,000	599,000	149,000	33.11%
	Business	0	0	0		0	0	0	
SOUTH KOHALA	Residential	332,500	275,000	<57,500>	<17.29%>	332,500	275,000	<57,500>	<17.29%>
	Vacant Land	297,500	175,000	<122,500>	<41.18%>	297,500	175,000	<122,500>	<41.18%>
	Commercial	0	0	0		0	0	0	
	Condominium	335,000	489,000	154,000	45.97%	335,000	489,000	154,000	45.97%
	Business	0	0	0		0	0	0	
NORTH KONA	Residential	354,000	372,000	18,000	5.08%	354,000	372,000	18,000	5.08%
	Vacant Land	249,000	146,750	<102,250>	<41.06%>	249,000	146,750	<102,250>	<41.06%>
	Commercial	0	0	0		0	0	0	
	Condominium	210,000	140,175	<69,825>	<33.25%>	210,000	140,175	<69,825>	<33.25%>
	Business	0	0	0		0	0	0	
SOUTH KONA	Residential	192,000	205,000	13,000	6.77%	192,000	205,000	13,000	6.77%
	Vacant Land	60,000	0	<60,000>	<100.00%>	60,000	0	<60,000>	<100.00%>
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	
KA'U	Residential	105,000	95,000	<10,000>	<9.52%>	105,000	95,000	<10,000>	<9.52%>
	Vacant Land	7,500	25,000	17,500	233.33%	7,500	25,000	17,500	233.33%
	Commercial	0	0	0		0	0	0	
	Condominium	0	0	0		0	0	0	
	Business	0	0	0		0	0	0	

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