THANK YOU SILVER SPONSORS













Please share your appreciation with all of our generous sponsors!

Program Sponsor









Our Mission

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 increase the rate of sustainable Hispanic homeownership by empowering the real estate professionals that serve the community.

At NAHREP, we align all of our resources to deliver the following to our members:

Networking Opportunities

NAHREP conferences, seminars and local affiliate chapter meetings provide a unique forum for the excited exchange between members of ideas, experiences and shared challenges. These gatherings offer a rich cultural or business connection that our members consider invaluable.

Advocacy

NAHREP is the largest minority trade group in the real estate industry. We have a powerful and influential voice on legislative issues related to lending parameters, business practices and regulations that affect access to home ownership.

Leadership

NAHREP mentors leaders and promotes the placement of accomplished, highly skilled Hispanic professionals into key positions throughout the housing industry.

Professional and Business Development

The entrepreneurial spirit of our multicultural members is a core strength that NAHREP seeks to enrich its members through new education programs, business models, partnerships and alliances where diversity is a highly valued commodity.

Please stop by and share your appreciation!

Extra Special Thanks to

















LUNCH & KEYNOTE SPEAKER SPONSOR



RAY BAABA
Walnut Creek, CA

Quicken Loans Engineered to Amaze

EXHIBITOR BOOTHS

Visit all the booths for chance to win great prizes!







































CHIM CHIMNEY: Professional Chimney Services, Inc. Masonry Contractor

















July 25, 2014

To all guests and Sponsors, we are very proud to introduce you to the NAHREP Sacramento Chapter and host of the Third Annual "Business Development Event!!!"

The mission of NAHREP is to increase the rate of sustainable home ownership in the Hispanic/Latino Communities by empowering the real estate practitioners who serve those communities.

This event directly supports that mission. How do we empower the real estate practitioners? We do this through education first; As real estate agents, brokers, and lenders, with knowledge of our markets, better business practices and procedures, which are all critical core competencies. Also by allowing networking opportunities, we build critical bonds that are essential in our business.

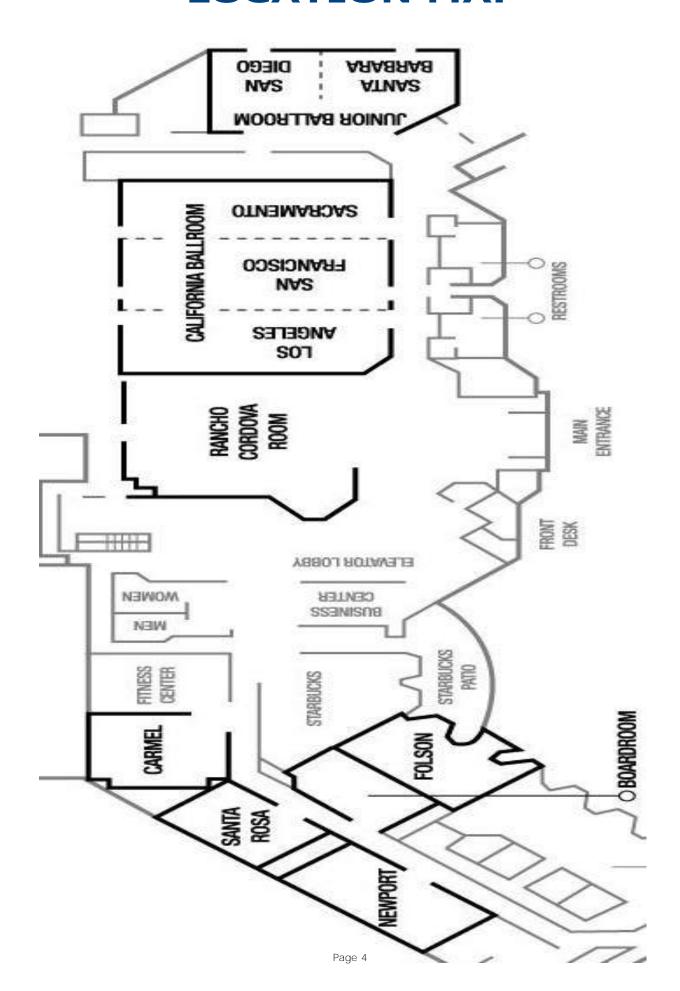
I would really like to thank our Sponsors and our Guest Speakers. Their donations of time and money are very much appreciated by our chapter.

Also a very special thank you to our board of directors and committee members. Without this unbelievably dedicated team of volunteers, this event would not have been possible!!!

Sincerely,

Waldo Herrera 2014- President NAHREP Greater Sacramento

LOCATION MAP



HOME OWNERSHIP REPORT

The prospect of immigration reform remains a major variable. In a 2013 study, NAHREP estimated that immigration reform could add up to 3 million new homebuyers into our system over the next 10 years.

KEY STATISTICS

Some of the key demographic statistics highlighted in this report include:



POPULATION GROWTH AND EDUCATION:

- Hispanics represent a sizeable and growing share of population and homeownership growth. Today, one in every four children in the U.S. is Hispanic.
- Hispanics continue to achieve educational gains at all grade levels. In 2012, 69 percent of Hispanic high school graduates enrolled in college, for the first time surpassing non-Hispanic Whites at 67 percent. The Hispanic high school dropout rate has also plummeted by 50 percent in the past decade. falling to 15 percent in 2012.



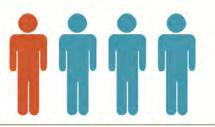
EMPLOYMENT AND INCOME:

- Hispanics continue to drive the growth of the nation's workforce. Since 2000, Hispanic job gains have accounted for 66 percent of the total U.S. job growth. By 2050, one in three working Americans will be Hispanic.
- The median household income of Hispanics is \$40,400. Twenty-two percent of all Hispanic households earn more than \$75,000 annually.
- The purchasing power of Hispanics is projected to grow to \$1.5 trillion by 2015, a \$500 billion increase from 2010.

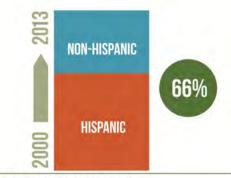


HOMEOWNERSHIP:

- Since 2010, Hispanics have accounted for a net increase of 559,000 owner households, representing 56 percent of the total net growth of owner households in the U.S. Equally significant, Hispanics have accounted for 47 percent of the total net growth of homeowners since 2000.³
- Hispanics are passionate about homeownership.
 According to an annual Fannie Mae survey, in 2013,
 Hispanics were more likely than the general
 population to prefer owning because it makes more
 financial sense and is a good place to raise a family.
 They are also more likely than the general
 population to expect to buy a home in the next
 three years.







U.S. JOB GROWTH 2000 — 2013

Since 2000, Hispanic job gains have accounted for well over half of total U.S. job growth.



HOUSEHOLD NET INCREASE SINCE 2010

Since 2010, Hispanics have accounted for a net increase of 559,000 owner households, representing 56 percent of the total net growth of owner households in the U.S.

MEET OUR 2014 BOARD of DIRECTORS



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Hererra & Associates
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Mortgage
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TeamdaRoza@teamvitek.com



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Ibaeza@apmortgage.com



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Keller Williams Realty
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MariahSellsHomes@gmail.com

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aliciaoffers@gmail.com



Marketing Director

Mike Alvarez

Mike Alvarez Consulting

916-412-6466

Mike@MikeAlvarez.com



Parliamentarian

Yoani Lasso
SellState Advantage
916-897-4990
YoaniLasso@gmail.com

www.NAHREP.org/Sacramento

(858)622-9046



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SCHEDULE OUTLINE

Event		Time	Location
Welcome & Introductions		9:00 - 9:15 am	Grand Ballroom
Opening Session		9:15 - 9:45 am	Grand Ballroom
Speaker: KEVIN BRACY			
State Of Hispanic Homeow Report	nership	9:45 - 10:30 am	Grand Ballroom
Gary Acosta	1	CoFounder/CEO - Chairman CFPB	
Rochelle Murphy		Auction.com	
Exhibitor Hall Opens *		10:30 am - 3:30 pm	Rancho Cordova
	Vin prizes by vis	siting all exhibitors w/exhibitor passport	
Break Out Session 1	0 11 4	11:15 am - 12:00 pm	
	'	Successful Business Plan Tune-up	Junior Ballroom
	Option 2	Auction.com Video Strategies to	Newport
	Option 3	Boost your Business	Santa Rosa
	Option 4	Natomas Moratorium & Builder Update	Carmel
		a bulluer opuate	
Keynote Lunch		12:00 - 1:15 pm	Grand Ballroom
AL ELROD (Award winning	author) pr	resented by RAY BAABA with Quick	cen Loans
Break Out Session 2		1:30 - 2:15 pm	
	Option 1	Top Producer Panel	Junior Ballroom
	Option 2	The Power of Branding,	Newport
	Option 3	Its all about YOU Legal Update	Carmel
	Орноп 3	Legal opuate	Carmer
Break Out Session 3		2:30 - 3:15 pm	
	Option 1	Facebook VS Google+	Carmel
	Option 2	To Flip or Not to Flip	Junior Ballroom
	Option 3	Real Estate with Self directed IRA'S	Santa Rosa
CLOSING MIVED & DECED	TON**	2.20 5.00	Cuand Dalling
CLOSING MIXER & RECEPT **		3:30 - 5:00pm working, raffles and music by Rico Rivera	Grand Ballroom
DRAWINGS & PRIZES		ipad, Gift card \$250, Kindle Fire and many More!	Must be present to win!

MEET OUR PANELISTS



NAHREP CoFounder & CEO Experience: 25 year veteran in the housing industry **Interesting fact:** in 2003. REALTOR Magazine named Gary



Daryl Pao Lindo Farmers Insurance/Daryl Pau **Lindo Insurance Agency Inc.**

Experience: in Real Estate & Insurance Services/BA in Business

Interesting fact: Daryl and wife Ana are originally from Nicaragua



James Becker CEO and Founder of Fusion Real

Experience: Nationally ranked Top 1% in Production with his systematic approach to success.

Interesting fact: James began his career in 1989, during a declining market.



John Costa

Director Government Affairs North State BIA

Experience: in current position for

2.5 years

Interesting fact: Has been a senior legislative advocate with the building association since 2002



Realty First; RE Trainer/Consultant

Experience: Licensed since 1993

and #66 nationwide in 2012. WCR Entrepreneur of the year 2012.



Matt Aitchison

Aitchison & Adams Real Estate CEO of Vault Investments LLC

Experience: Investment Firm, over 100 properties flipped

Interesting fact: over 275 sides sold in les than 3 years.



Cory Kelly

PolyComp since 2013

Experience: 18 years in Business and Financial services

Interesting fact: Was Head Golf Coach for Will Robins Golf at Empire Ranch for 5 years



Kevin Bracy

"Your Greatness Coach"

Experience: 3 College Degrees, Speaker, Author, Entrepreneur.

Interesting facts: Former professional baseball player and author of 2 children's books.



Marguerite Crespillo

President and Owner. Sellstate

Interesting fact: Ranked #7 in CA



Mike Alvarez

Mike Alvarez Consulting

Experience: Company founded in 1990: current NAHREP BOD

Interesting fact: Voted volunteer businessman of the year in 2001 by the Sacramento Hispanic Chamber



Robert Enos, Attorney-at-Law **Real Estate & Litigation**

Experience: began law practice career in 1996; residential and commercial real estate law.

Interesting fact: Chairs the Placer County Tax Appeals Board

MEET OUR PANELISTS



Ryan Lundquist Certified Appraiser

Experience: Specializes in estate, prelisting, tax grievances and other private appraisals.

Interesting fact: Runs a nonprofit to advocate for homeless students



Steve Napolitan

Founder at Nappic Inc.

Experience: Brand Master communications, marketing, media

Interesting fact: Steve produced and edited 2 full length feature films: Punchcard Player and 1,2,3



Laura Miller Top Producer - Keller Williams

Experience: began Real Estate

career in 2005

Interesting fact: Laura enjoys giving back to local charities including KW's "Hearts that Care."



Kelli Griggs

Top Producer Morris Williams Real Estate

Experience: 20+ years in Lending

& Real Estate

Interesting fact: Mastered the art

of Boutique Brand service



Rico Rivera **Old Republic Home Protection**

Experience: Past President of Sac NAHREP: One of the founders of YPN (Young Professionals Network)

Interesting fact: Rico also runs a successful DJ business.



Kevin Cooper

"The Cooper Team" **Keller Williams**

Experience: Consistent Top Producer: Broker: Began real estate

career in 2002.

Interesting fact: Holds a Master Degree in Organizational Mgmnt



Russell Williams

Principal Auction.com Short Sale Divison

Experience: over 15 years in Capital Markets & Real Estate

Interesting fact: Russ is an avid

Tri-Athlete



Rochelle Murphy

Founding member of **Auction.com Short Sale Divison**

Experience: Licensed since 1999

Interesting fact: Born in Mexico; daughter to two Real Estate Brokers



Brian Seva Broker, Seva Realty

Experience: 2003 to present

Interesting facts: Brian was a high school basketball coach for 7 years. Believes diversity is the key to real estate wealth.



Zack Bacon Broker Associate

Experience: 12 Years/Real Estate

Interesting facts: Zach enjoys golf, dinners, hiking, and Scotch samplings, as well as giving back to the community.