

MONTHLY NEWSLETTER

“A HEALTHY PERSON HAS A THOUSAND WISHES, A SICK PERSON ONLY ONE.”



Aloha to our valued and respected Agents, Brokers, and Hard Working Staff.

I have even more exciting news and updates to share with you this time. Our Organization keeps growing and building a solid foundation for next year and future success and opportunities!

Success is not an accident, and we continue improving our systems and procedures based on your feedback and recommendations.

Now, please help us to Congratulate and Celebrate the following promotions in these positions:

Aileen Garcia is one of our most loyal Real Estate Professionals. She has been with us for 5th year and upgraded her license to Broker-Associate.

Chayeanne Lobue has been with us even longer and has decided and committed to upgrade her license to Broker-Associate within next few months.

Eric Stiles has been promoted to GM (General Manager) Position. Eric will continue helping everyone on the Sales Coaching Side as well as help us Coordinate our new Joint Venture “In-house” First Aloha Title Company, New up-coming “In-house” Escrow Company, new “In-house” Mortgage Alliances & Company, New up-coming “In-house” Aloha Homes Referrals LLC Company, and also acquisition of Property Management Company with Hundreds of Properties in Oahu & Big Island.

Larry Hinkel has joined us as the Broker in Charge and has decades of management experience. and has also been working as a Principal Broker and broker in Charge for many years.

Hitoshi san has been doing an outstanding job as a Broker in Charge/ Principal Broker. He will continue to help our organization as the Broker in Charge by focusing on development and nurturing our RE/MAX JAPAN Business Referral Relationship with Lucy San and Sensei Phil.

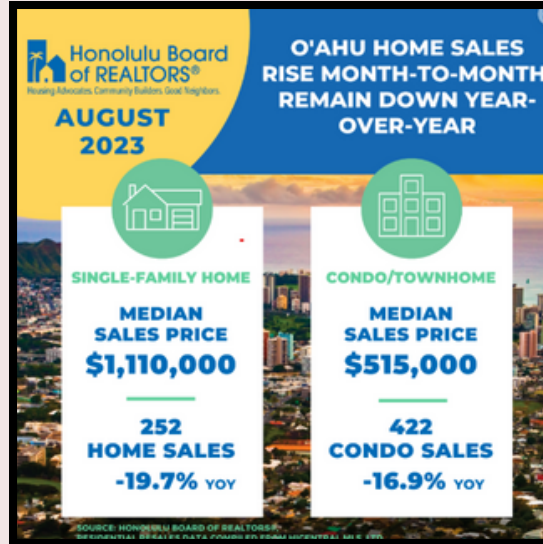
Phillip Legare (Sensei Phil) has been helping everyone in the position of Director of Personal Development. Sensei Phill possesses decades of Top Management experience and real Estate Investing experience and earned an outstanding Sales Performance Track Record in the most recent + 3 years with us. As a result of that, he is fully qualified to be promoted to his new position as a Principal Broker for our organization (and to give a deserved break to Hitoshi san)

To fully implement and execute our Business Plan of expansion and business success at a new, much higher level in 2024, WE WILL NEED YOUR HELP!

The best way you can help:

- **When you take care of yourself and make it your priority while building good and healthy habits in your Professional and Personal Life (“Healthy person has a thousand wishes, a sick person only one”)**
- **When you focus and care for your Business and make as much money as you can by the end of this year and in 2024 (as no one can care more for your business than you do)**
- **The time to add extra efforts with impeccable work ethics to your business and sprint towards the end of the successful year 2023 is now!**

Aloha Everyone!



We are still facing some tough times. Both home and condo sales were down and the Hawaii real estate market was slow right now.

Good news is median prices for both homes and condos are still high because of the lack of inventory. During the pandemic time, many people refinanced or purchased a house with the low interest rates and don't want to sell their homes right now. That created a shortage of inventory. There were not many inventories but it is still a buyer's market. I see lots of listing price reductions.

Student loan payments have resumed from October and we have seen inflation everywhere. The future economic forecast this year is not too bright but there are always people who want to buy a house now. Keep looking for them and provide them with the right information, connect them with lenders, educate them. That will lead you to the sales.

Good luck!



LENDING UPDATE

Winners Win!

Congratulations to Charlie, Sasha, Cheyenne, and Meggan for closings with my team in September! Great job taking care of your clients!

We are in the midst of a continued rough run in mortgage rates. Although we temporarily averted a government shutdown, we are still 39 days away from the possibility resurfacing yet again.

Additionally, the Federal Reserve stated that they may raise rates one more time this year.

Finally, consider that the House of Representatives is in shambles and you quickly realize that there is not much positive for the bond market to look forward to so you should expect rates to remain elevated through the end of the year.

DO NOT LET YOUR CLIENTS FLOAT THEIR RATE.

If they are under contract, they need to be locked immediately. Believing that things will get better is not likely to work in their favor. In general, rates (with no points) on VA Jumbo are in the high 6's, low 7's; Non-Jumbo VA/FHA/USDA is in the mid 7's to low 8's depending on FICO; Conventional rates are in the low to mid 8's.

Buckle up for the ride!

MAJOR SINGLETON
MAJOR MONEY MATTERS



SALES DEPARTMENT

We are fastly approaching the end of 2023!

While many will use this time to take their foot off the GAS , this is the time to double down your efforts and push harder! Tis the season to speak with 20 to 30 people a day.

This mindset and habit will keep your stockings stuffed over the holidays with commission checks and not coal! Reach out to your network, knock on those doors, make those phone calls and create that content! If you are sitting on the sidelines waiting for business to come to you, you will be faced with some challenging times ahead in regards to your pipeline and opportunity to make sales happen!

Utilize the database that's provided to extract the hundreds of thousands of potential revenue by creating the right action plan that will work for you to water and nurture prospects all the way to the closing table



ERIC STILES
Sales Manager

ADMIN OFFICE

Aloha Team Happy November!

The end of the year is coming up soon!

W-9: IF ANY OF YOUR INFORMATION HAS CHANGED ON YOUR W-9, PLEASE SEND AN UPDATED ONE TO CONTACT@ALOHAHOMES.COM & LENKA@ALOHAHOMES.COM

Open House Signs: We have 5 open house signs available to borrow. For more information please text (808)393-9966 or email contact@alohahomesagents.com

RE/MAX Inflatable Balloon: We have a RE/MAX Inflatable Balloon available to borrow.

For more information please text (808)393-9966 or email contact@alohahomesagents.com

Commissions: Also, please note that before submitting a payout, the DocuRoom for the property must be closed.

Investment Statements: Please note that a copy of your investment statement is attached in the email invoice you receive.

Thanks all! Let's keep up the amazing productivity!!



TIFFANY
Office Admin Mngt



Phillip Legare
Director of Agent
Development

PERSONAL DEVELOPMENT

Aloha Team,

We are now in the final quarter of the year. It's great that we are all doing so well, achieving our goals in real estate and enjoying the boons of our business. A word of advice about success.....

ON WEALTH

**Wealthy people don't use their money to show off.
Wealthy people use their money to become wealthier.
Never show off (it's douchey). Keep winning in private.
Most people don't want to see you winning anyway.
Real wealth is stealth. If you have to flaunt it... You don't really have it.**

What should every real estate agent strive for when they start to enjoy financial success? Buy a home of course! As real estate agents we need to walk the talk. Otherwise, how can we ever hope to relate to our clients to own a home? Instead of a new Tesla, invest in yourself and start to build generational wealth with real estate.

Let's keep at it and push hard to the end of the year. There are still transactions to be made in these last few months and a pipeline to fill to start off the new year!

Ganbarimashou!



REALTORS®' PLEDGE OF PERFORMANCE AND SERVICE



The National Association of REALTORS® adopted the Code of Ethics in 1913, following the professions of medicine, law, and engineering. REALTORS® are real estate professionals who have chosen to join the National Association and abide by its strict Code of Ethics.

What does this mean to you? It means that any REALTOR® with whom you work has voluntarily agreed to abide by a Code of Ethics, based on professionalism and protection of the public. REALTORS® are subject to disciplinary action and sanctions if they violate the duties imposed by the Code of Ethics.

The Code of Ethics is a detailed document that spells out the professional responsibilities of every REALTOR®. Do not hesitate to ask a REALTOR® for a copy of the Code, including the Standards of Practice. The Code is your assurance of dealing with a professional who has your best interests in mind.

The Code of Ethics consists of 17 Articles and related Standards of Practice. The basic principles of the Code are summarized here.

Please note that the following is not a substitute for the Code, but simply a general overview of the Code's key principles. For additional information, about the Code of Ethics and its enforcement, speak with a REALTOR® or contact the local association of REALTORS® nearest you.

Duties to Clients and Customers

Article 1

REALTORS® protect and promote their clients' interests while treating all parties honestly.

Article 2

REALTORS® refrain from exaggeration, misrepresentation, or concealment of pertinent facts related to property or transactions.

Article 3

REALTORS® cooperate with other real estate professionals to advance their clients' best interests.

Article 4

When buying or selling on their own account or for their families or firms, REALTORS® make their true position or interest known.

Article 5

REALTORS® do not provide professional services where they have any present or contemplated interest in property without disclosing that interest to all affected parties.

Article 6

REALTORS® disclose any fee or financial benefit they may receive from recommending related real estate products or services.

Article 7

REALTORS® accept compensation from only one party, except where they make full disclosure to all parties and receive informed consent from their client.

Article 8

REALTORS® keep the funds of clients and customers in a separate escrow account.

Article 9

REALTORS® make sure that details of agreements are spelled out in writing whenever possible and that parties receive copies.

Duties to the Public

Article 10

REALTORS® give equal professional service to all clients and customers irrespective of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. REALTORS® do not discriminate in their employment practices.

Article 11

REALTORS® are knowledgeable and competent in the fields of practice in which they engage or they get assistance from a knowledgeable professional, or disclose any lack of expertise to their client.

Article 12

REALTORS® are honest and truthful in their communications and present a true picture in their advertising, marketing, and in other public representations.

Article 13

REALTORS® do not engage in the unauthorized practice of law.

Article 14

REALTORS® willingly participate in ethics investigations and enforcement actions.

Duties to REALTORS®

Article 15

REALTORS® make only truthful, not misleading, comments about other real estate professionals.

Article 16

REALTORS® respect the exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with their clients.

Article 17

REALTORS® arbitrate and mediate financial disagreements with other REALTORS® and with their clients.

PROPERTY MANAGEMENT

The market is changing and your listing most likely isn't selling as fast as several months ago. Your sellers need to move asap and can't afford having their property just sitting on the market. Introduce them to Maria from our property management department. We are growing rapidly and have several plans to offer for our clients.

Call 808.393.9800 for a free rental analysis!

Also, we would love to work with you and your clients! If you have clients, friends, or family members who can't find the right place to rent, let me know! Maybe we have something for them! Our upcoming rental listings that are not on the MLS yet:

Also, check our website: <https://www.hawaiipropertymanagementteam.com/availability>.

SASHA ELLUL
(Property Management Expert)

Aloha Everyone,

I hope everything is going well for you. Please have a quick check on the closing packet of documents before signing the closing checklist if you have close properties to ensure that everything that was marked there was indeed there. I can also assist you with entering incoming listings and uploading photos to MLS. Please let me know if you have any weekend open houses, I can assist you in requesting and advertising flyers.

Thank you so much!



Noha Asterios
(VA Support Team Manager)