



Selected Publications, and Consumer and External Stakeholder Outreach Activities of California Real Estate Commissioner Wayne Bell

Both before and after his appointment by Governor Brown in February 2013 as Real Estate Commissioner, Wayne Bell wrote a number of pieces (including some warnings to members of vulnerable communities) on real estate issues and topics of particular relevance to California consumers and external stakeholders. A representative list of the publications Bell has written since his appointment is set forth below. For additional publications written by Bell while at the California Department of Real Estate (and/or its successor, the Bureau of Real Estate – or “CaIBRE”), access the Bureau’s website at www.bre.ca.gov, access the “Search” function for “this site”, and type in the name Wayne Bell.

In addition to the publications, Commissioner Bell has participated in a number of collaborative consumer protection [town hall-type] events on fraud in real estate, home loans and rental housing, and provided advice on avoiding and addressing such fraud. As part of those events, Bell engaged in question and answer and open-dialogue sessions involving the attendees and other participating public service and non-profit partners, and offered information on the Consumer Recovery Account of – and services available from and delivered by -- the California Bureau of Real Estate.

Further, Bell has (since his appointment) functioned as a conduit between CaIBRE, the public, and the real estate community. In that regard, he participated in meetings with a large number of external stakeholders of the Bureau. At those meetings, Bell provided information regarding the California Bureau of Real Estate, addressed issues and questions raised by – and matters of interest to -- the attendees, and/or discussed ways that the Bureau can enhance its effectiveness and efficiency, and the quality of its customer service. A selected list of Commissioner Bell’s consumer and external stakeholder outreach activities is shown below. He has additional speaking engagements planned in 2018, and has written additional commentaries that are scheduled for publication.

Publications/Writings (Representative)

[Provided extensive edits for..] “Guidelines for Unlicensed Assistants who Work in the Real Estate Industry,” a publication of the California Bureau of Real Estate written to provide guidance to real estate licensees. December 2017.

“Alert to Real Estate Licensees and Others Who Lease or Rent, or Offer to Lease or Rent, Residential Real Property in the Fire-Ravaged Counties of California Where a State of Emergency Has Been Declared: The Critical Importance of Not Taking Unfair Advantage of Consumers, and Knowing – and the Pitfalls of Failing to Strictly Follow -- the Laws Pertaining to ‘Price Gouging.’” Posted on the Website of the California Bureau of Real Estate, and disseminated to licensees of the Bureau in October 2017. Also worked on the drafting of a companion News Release entitled “Price Gouging in Wildlife Areas: California Real Estate Commissioner Warns Against It.” The Release was issued in October 2017, and it resulted in news stories in the Lake County News, CBS Sacramento (CBS 13) (“State Monitoring Real Estate Price Gouging in Wake of California Wildfires” (October 18, 2017), and elsewhere.

“Important Cautionary Notes”. Included in and part of the State of California – Bureau of Real Estate Time-Share Plan Disclosures document for all time-share plans (in the introductory section entitled “General Disclosures for All Public Reports”). August 2017.

With co-author, “Supplemental Disciplinary Advisory to Real Estate Salespersons Who Mislead Consumers into Falsely Believing that They are Brokers -- and a Concurrent Caution to the ‘[Ir]responsible’ Brokers Who Permit or Support Such Practices.” Posted on the Website of the California Bureau of Real Estate, at www.calbre.ca.gov, and disseminated to licensees of the Bureau in March 2017. The Supplemental Advisory (and the prior one that it updates and enhances) was examined and discussed in an article entitled “Real Estate Commissioner Issues Warning to Agents and Brokers” in a March 27, 2017, post of Realty Times.

“Special Advisory to Real Estate Brokers Conducting ‘Controlled’ Escrows – Enhanced Diligence Should be Used so that Individuals Who Have Been Barred or Suspended from the ‘Independent’ Escrow Industry – or Who Have Been Terminated for the Misappropriation or Embezzlement of Funds by an Independent or Controlled Escrow(s) – are Not Employed as ‘Funds-Handling’ Escrow Officers, Assistants, or Bookkeepers for Broker Escrows.” Posted on the Website of the California Bureau of Real Estate, and disseminated to licensees of the Bureau in March 2017.

With co-author, “What California Real Estate Licensees Should Know About the California Real Estate Law and the Federal RESPA Before Claiming, Demanding, Receiving, or Paying Compensation, Including a Fee or Commission, or Other Consideration, for a Referral(s),” Real Estate Bulletin 6 (Pub. of the California Department of Consumer Affairs – Bureau of Real Estate, Winter 2016). This article was mentioned as an “in-depth look at referral fee issues under both California laws and RESPA” in a June 2017 article entitled “CFPB Investigation of Zillow’s Co-Marketing Program Raises RESPA Questions” in the publication Boundaries, which is produced by the Association of Real Estate License Law Officials.

“Alert to Real Estate Licensees and Others Who Solicit, Offer, and Manage ‘Short-Term’ Residential Rentals as Agents for Another or Third Parties: The Importance of Knowing -- and the Pitfalls of Failing to Strictly Follow -- the Laws and Rules Pertaining to the ‘Transient

Occupancies' Exemption to the Real Estate Licensing Law." Posted on the Website of the California Bureau of Real Estate, and disseminated to licensees of the Bureau in April 2016.

"The Professional Movement': Its Importance and a Discussion About What Makes a Real Estate Practitioner a Professional," Real Estate Bulletin 1 (Pub. of the California Department of Consumer Affairs – Bureau of Real Estate, Fall 2014). Adapted for use in the State of Washington's Real Estate Licensee Update (Winter 2015). Bell's commentary was examined and discussed in an article entitled "Real Estate Commissioner Seeks Greater Industry Professionalism" in the December 2014 edition of Realty Times.

"New 'Community-Based' Outreach Program Focuses on Information Sharing, Communication, and Engagement with Licensees," Real Estate Bulletin 3 (Pub. of the California Department of Consumer Affairs – Bureau of Real Estate, Fall 2014).

"Suggested Questions for Consumers to Ask of Those who Offer Real Estate and Home Loan Services: Helping You Avoid Becoming a Scam Victim." This is a handout that was prepared for, and is disseminated at, town hall meetings for consumers. It was issued on September 21, 2014, and posted on the [website](#) of the California Bureau of Real Estate on September 24, 2014.

"Tips for California Seniors to Avoid 'Targeted' Real Estate Frauds, Including Those Involving Home Loans, Rentals, Timeshares, Property Recordings, and Investments Secured by Real Property." Posted on the Website of the California Bureau of Real Estate in September 2014. This publication was cited and discussed in an article entitled "Real Estate: Tips to Avoid Being Scammed," in the Press Enterprise, September 17, 2014.

"Glancing Backwards – A Look at the Creation of California's Real Estate License Law and the Early Years (1917-1924) of Regulating Practitioners in the State," Real Estate Bulletin 1 (Pub. of the California Department of Consumer Affairs – Bureau of Real Estate, Spring 2014).

"Top Ten Tips for Non-English Speakers to Avoid (I) Becoming a Victim of Real Estate, Home Loan, and Rental Fraud, and (II) Scams in General." Posted on the Website of the California Bureau of Real Estate, in both English and Spanish, in April 2014.

"Professional Responsibility: An Overview." Posted on the Website of the California Bureau of Real Estate in February 2014. This posting, and the Winter 2012 Real Estate Bulletin piece on violations of real estate ethics rules, was examined in an article titled "Bureau of Real Estate Won't Pursue Ethics Violations" in the March 2014 edition of Realty Times.

"The Bureau's Resources 'Toolbox' – For Real Estate Consumers, Licensees, and Those Interested in Residential Subdivisions," Real Estate Bulletin 1 (Pub. of the California Department of Consumer Affairs – Bureau of Real Estate, Winter 2014).

“Foreword,” to a publication entitled “A Guide to Understanding Residential Subdivisions in California.” The project that led to the development and distribution of the monograph was initiated by Bell. The manuscript was developed by the Real Estate & Land Use Institute at the California State University, Sacramento, and written by Alberto Esquivel and Project/Research Director Jaime Alwayay. The completed guide was placed in the public domain by the California Bureau of Real Estate in January 2014.

“Establishing Priorities, Including Helping Licensees Stay Compliant with the Law: New Online Presentation on Trust Fund Reconciliations Among Available Tools,” Real Estate Bulletin 1 (Pub. of the California Department of Consumer Affairs - Bureau of Real Estate, Fall 2013).

“Warning Regarding Online Rental Schemes.” Posted on the Website of the California Bureau of Real Estate in October 2013. This publication was discussed and widely used in an article entitled “Watch Out for Online Rental Scams,” in Consumer Connection 6 (Pub. of the California Department of Consumer Affairs - Volume 10, Edition 1, Spring 2014).

“Beware of Scammers Who Are Using the Names and Information of Legitimate California Real Estate Licensees.” Posted on the Website of the California Bureau of Real Estate in October 2013.

“Non-Disclosure is Not an Option: The Mistake and Danger of Playing ‘Hide the Ball’ With Respect to Criminal Convictions and Disciplinary Actions,” Real Estate Bulletin 5 (Pub. of the Department of Real Estate, Spring 2013 – issued in June 2013).

Letter to the Editor, printed under the heading “Ethics Lesson,” in the California Lawyer magazine, May 2013, at 5. The letter addresses and comments on an article entitled “Rage Among the Ruins,” which focuses on lawyers who have engaged in mortgage relief schemes that have harmed California homeowners.

“Warning Regarding Latest Timeshare Fraud Scheme Involving Wire Transfers.” This was written to warn the public and real estate licensees about a new twist in timeshare fraud. That is where scam artists, operating out of Mexico -- using American “front” companies and individuals and/or supposed Mexican government officials – trick timeshare owners into wiring money into Mexico. (Posted on the Website of the California Department of Real Estate in February 2013). This publication was discussed in an article entitled “Avoid Timeshare Resale Fraud,” in Consumer Connection 28 (Pub. of the California Department of Consumer Affairs - Volume 10, Edition 2, Summer 2014), and in a Press Enterprise blog article titled “Real Estate: Mexican Timeshare Fraudster Alert,” which was posted on March 11, 2013.

Selected Consumer and External Stakeholder Outreach Activities

Interviewee, for national public radio (KCRW-FM 89.9 – Santa Monica, California) story on the proliferation of “We Buy Houses” signs. The story provides homeowners with some cautionary notes and tips on how to avoid being victimized by unlicensed real estate “operators”. The

interview was conducted by reporter Anna Scott in January 2018, and the story aired on February 7, 2018. The title of the press story is “What are all those ‘cash for houses’ signs?” (or alternatively, “Are those ‘we buy houses’ signs a scam?”), and the link to the story (both written and the taped radio program) is curious.kcrw.com/2018/02/cash-for-houses.

Attendee and Participant, at a strategy meeting with senior Los Angeles City Attorneys to discuss how the California Bureau of Real Estate and the Office of the Los Angeles City Attorney can work collaboratively to help prosecute those who commit real estate related fraud in the City of Los Angeles. Los Angeles, California. February 2018.

Information Source (for quotations), for article titled “Officials Warn Public of Online Rental Scams.” Ventura County Star. December 12, 2017.

Speaker (Keynote), “Insights on the State of Real Estate in California.” Southern California Real Estate Symposium: Uniting Residential Real Property Professionals. Organized and sponsored by the Real Property Law Section of the State Bar of California. Irvine, California. October 2017.

Speaker and Panel Member, Pacific West Association of Realtors General Membership Meeting and [attendant] Legal Panel. Long Beach, California. October 2017.

Interviewee, (Radio Program hosted by Joe Michaels), warning listeners about those who might price gouge for rental housing, and discussing the criminal and civil penalties available against such “gougers”, in the fire-ravaged and disaster proclaimed counties of Northern California. KFBK-FM & AM Sacramento. October 16, 2017.

Speaker, on Real Estate Related Fraud, and the Need for Enhanced, Collaborative Bureau/District Attorney Enforcement Efforts, at a statewide Fraud Symposium. California District Attorneys Association. Orange County, California. October 2017.

Speaker (Keynote), Filipino American Real Estate Professional Association (Silicon Valley) Officer and Director Installation. Santa Clara, California. September 2017. This event and some of my remarks were discussed in an article dated October 25, 2017, and entitled “SILVAR meets with Filipino American Real Estate Group’s New Leadership,” in the Business and Real Estate section of the Los Altos Town Crier.

Speaker and Panel Member, California Association of Realtors Statewide Legal Live Webinar – “Conversation with the California Bureau of Real Estate and Commissioner Wayne Bell.” September 2017.

Co-Host and Speaker, at meeting with South Korean central government director and members of the Korea Ministry of Land, Infrastructure and Transport (Land Policy Division). Discussions covered and included real estate education, licensure and regulation, promoting fair competition in the real estate market, and making consumer and public protection a goal and

the policy of government in connection with real estate transactions. Sacramento, California. August 2017.

Interviewee, for CBS SF Bay Area story entitled "Questionable Timeshare 'Exit' Companies Profit Off Desperation." The story provides timeshare owners with cautionary notes and tips on how to avoid being defrauded by timeshare "release" or "exit" entities. The interview was conducted by consumer reporter Julie Watts on July 6, 2017, and the story aired on July 7, 2017. The link to the Bay Area video is <http://sanfrancisco.cbslocal.com/2017/07/07/questionable-timeshare-exit-companies-profit-off-desperation/>. The story and interview was thereafter re-played and/or re-configured by other local television stations, including "When Your Vacation Home Ends Up Trapping You," WDEF News 12 (Chattanooga, Tennessee), "Struggling to Get Out of Timeshares," WFMY News 2 (Greensboro, and Winston-Salem, North Carolina), "Not Easy Getting Rid of Your Timeshare," KTVK 3TV/CBS 5 (Phoenix, Arizona), and "Not Easy Getting Rid of Your Timeshare," KFVE K5 (Honolulu, Hawaii).

Speaker, at "State Legislative Advocacy Day" for the California Association of Mortgage Professionals. Sacramento, California. May 2017.

Attendee and Participant, at Mid-Year Meeting of the Association of Real Estate License Law Officials, and special meeting of such officials from western States. Also, Speaker on "What the Horiike v. Coldwell Banker Decision of the California Supreme Court Means for Real Estate Regulation in California," at the Association's Law and Regulation Committee Meeting. April 2017.

Speaker, on California's Housing Gap, and on Policing the Real Estate Industry, at the Delta Association of Realtors. Brentwood (Contra Costa County), California. November 2016.

Opening Session Speaker, and Discussant - Session on "The Economics of Housing Affordability," at The Real Estate Summit: Housing Affordability and California's Future. Center for California Real Estate. Los Angeles, California. November 2016.

Speaker, on "Avoiding Real Estate, Housing, Rental and Related Fraud," at the Yolo County Senior Resource and Crime Prevention Fair. Woodland, California. October 2016.

Speaker, on Recent Enforcement Cases and Preventing, Detecting, and Reporting Real Estate Fraud, at Annual Fraud Awareness Forum. Sponsored by the Ventura County Real Estate Fraud Advisory Team. Oxnard, California. September 2016.

Speaker, at Fraud Prevention Town Hall (Hosted by Assemblymember Bill Dodd). Sonoma, California. September 2016.

Speaker (Keynote), California Mortgage Association Summer Seminar. San Diego, California. July 2016.

Speaker and Presenter, California Association of Mortgage Professionals (Silicon Valley Chapter). San Jose, California. June 2016.

Attendee and Presenter, Special Meeting to Discuss the State's Real Estate Landscape, and the Focus, Goals, and Offerings of the Fred Sands Institute of Real Estate at the Graziadio School of Business and Management. Pepperdine University. Malibu, California. May 2016.

Speaker, "The California Bureau of Real Estate and Mortgage Loan Originator Endorsees," at "State Legislative Advocacy Day" for the California Association of Mortgage Professionals. Sacramento, California. May 2016.

Speaker, at a Real Estate Industry Event sponsored by the California Association of Mortgage Professionals and the Women's Council of Realtors – Peninsula. South San Francisco, California. April 2016.

Speaker, discussing the real estate industry, homeownership and housing issues, and programs of the California Bureau of Real Estate, at #TheNewBayEra, hosted by the Bay Area Chapter of the National Association of Hispanic Real Estate Professionals. Oakland, California. February 2016.

Speaker, at the San Diego Association of Realtors' New Laws 2016 Conference, and Panel Member, on Cyber Crimes. San Diego, California. February 2016.

Speaker, "Avoiding Foreclosure Rescue Scams," at a Loan Modification and Foreclosure Prevention Symposium hosted by the Los Angeles City Attorney. Los Angeles, California. January 2016.

Speaker, at "Senior Schemes, Scams, and Rip-Offs" Seminar (Hosted by Assemblymember Henry Perea and the Office of the California State Controller). Fresno, California. November 2015.

Speaker, at Identity Theft and Fraud Prevention Town Hall (Hosted by Assemblymember Bill Dodd). Dixon, California. November 2015. The full event was videotaped and it is on the City of Dixon website. Also, coverage of the town hall and some of my presentation is included in an article entitled "Dixon Residents Learn to be Vigilant to Avoid Identity Theft, Fraud," in The Reporter (see <http://www.thereporter.com/20151112/dixon-residents-learn-to-be-vigilant-to-avoid-identity-theft-fraud>).

Speaker, at Fraud Prevention Community Workshop. Sponsored by the California State Controller and Assemblymember Reggie Jones-Sawyer. Los Angeles, California. October 2015.

Speaker, "The State of Real Estate, Fraud, and Collaborative Bureau/District Attorney Enforcement Efforts," at a statewide Fraud Symposium. California District Attorneys Association. Orange County, California. October 2015.

Co-Host and Speaker, meeting with Chinese government and real estate public sector officials from Sichuan Province on issues pertaining to property recordation, escrow services, property taxes, access to property ownership records, public hearings and government approvals in connection with the development process, and other real estate regulatory matters. Sacramento, California. October 2015.

Speaker, on “Real Estate, Housing and Rental Fraud,” at the Yolo County Senior Resource and Crime Prevention Fair. Woodland, California. October 2015.

Speaker, at Fraud Prevention Town Hall (Hosted by Assemblymember Bill Dodd). Winters, California. September 2015.

Speaker, on Preventing, Detecting, and Reporting Real Estate Fraud, at the 10th Annual Fraud Awareness Forum. Sponsored by the Ventura County Real Estate Fraud Advisory Team. Oxnard, California. September 2015.

Speaker, on “Real Estate, Rental and Housing-Related Fraud,” at Fraud Prevention Town Hall for Seniors (Hosted by Assemblymember Kevin KcCarty). Sacramento, California. August 2015.

Speaker, on Real Estate, Housing, and Mortgage Fraud, at Senior Scam Stopper Program (Hosted by Assemblywoman Catharine Baker and the Contractors State License Board). Walnut Creek, California. 2015. The program was discussed in an article in the July 22, 2015 edition of Rossmoor News under the title of “Tomorrow’s Seminar Will Give Tips on How Not to be a Victim of a Scam.”

Speaker, at Public Protection Town Hall (Hosted by Assemblymember Bill Dodd). Davis, California. July 2015.

Speaker, at Consumer Fraud Prevention Town Hall (Hosted by Assemblymember Bill Dodd). Rohnert Park, California. June 2015.

Speaker, on “Real Estate and Housing Scams,” at Fraud Prevention Town Hall (Hosted by Assemblymember Kevin KcCarty). Sacramento, California. June 2015.

Speaker, at a Russian-language community education workshop on the prevention and reporting of elder financial abuse and fraud. Sponsored by the Elder Financial Protection Network and Russian Information and Support Services. Sacramento, California. June 2015.

Speaker, at Public Protection Town Hall (Hosted by the Speaker of the California State Assembly, Toni Atkins). San Diego, California. May 2015. Highlights from the town hall presentations (and Bell’s advice on real estate scam prevention) are shown at <http://asmdc.org/speaker/news-room/video-gallery>.

Speaker, on Panel discussing CalBRE's enforcement programs, at the California Association of Realtors Legal Affairs Forum. Sacramento, California. April 2015.

Speaker, on Real Estate Regulation, Subdivisions Public Reports, and California Housing and Homeownership Issues. Community Housing Council of Fresno. Fresno, California. April 2015.

Speaker, at Legislative Day Luncheon for the California Mortgage Bankers Association (and the Real Estate Owned Management Asset Corporation, and the United Trustees Association). Sacramento, California. March 2015.

Presenter, and writer, of Public Service Announcement (PSA) scripts and resource materials, used for filming/developing PSAs by the Yolo County District Attorney's Office warning consumers about -- and providing tips to avoid -- fraud in connection with mortgage loans and relief services, and real estate, including rentals, in California. Filming occurred in Sacramento on March 11, 2015. The first video produced, a senior scam awareness video, is posted on YouTube at <https://youtu.be/GaSg7s1DxN8>.

Speaker, Bureau of Real Estate Forum at the California Association of Realtors Winter 2015 Business Meetings/Expo; and speaker and installing officer (along with Governor Jerry Brown), at the California Association of Realtors 110th Installation of Officers and Directors. Indian Wells, California. January 2015.

Speaker, "Update on Changes Affecting Licensees," and participant in question and answer program with the President of the California Association of Realtors. Women's Council of Realtors. Long Beach, California. January 2015.

Speaker, "Current Real Estate Fraud Schemes and Their Impact on Consumers; and Thoughts About Battling Real Property Recording Fraud." County Recordors' Association of California (Annual New Law Workshop and Seminar). Sacramento, California. December 2014.

Speaker, California Association of Realtors Industry Leaders Briefings in Pasadena and San Jose, California. October 2014.

Speaker, at Public Protection Town Hall for Seniors (Presented by Assemblymember Roger Dickinson). Sacramento, California. October 2014. Parts of Bell's presentation were included in a video entitled "Schemes, Scams & Rip-offs Seminar for Seniors." The video was produced by the California Statewide Law Enforcement Association's Consumer Protection and Public Safety Foundation, and was posted to YouTube at <https://www.youtube.com/watch?v=AmPVDxXC2k>.

Speaker, at Fraud Prevention Meeting for Immigrants (Presented by Asian Resources, Inc.; the audience included recent immigrants and refugees from Afghanistan, Russia, Iran, and Iraq). Citrus Heights, California. October 2014.

Speaker, Filipino American Real Estate Professional Association of Northern California. Santa Clara, California. October 2014. This meeting was discussed (and coverage given to Bell's remarks) in a November 5, 2014 piece entitled "CalBRE Alerts Consumers, Real Estate Pros About Fraud." San Jose Mercury News.

Speaker, at Fraud Prevention Town Hall for Seniors (Presented by Assemblymember Joan Buchanan). Walnut Creek, California. October 2014.

Speaker, at Scam Prevention Town Hall (Hosted by Assemblymember Donald Wagner). Lake Forest, California. September 2014. Some coverage of Bell's presentation was included in an NBC Southern California news piece entitled "Rental Market Targeted by California Scammers, Fraud Artists" by Vikki Vargas, on September 26, 2014.

<http://www.nbclosangeles.com/news/local/Rental-Market-Targeted-by-California-Scammers-Fraud-Artists-Orange-County-277256721.html?partner=nbcnews>.

Speaker, High Desert Association of Realtors (successor to the Victor Valley Association of Realtors). Hesperia, California. September 2014.

Speaker, at Fraud Protection Town Hall (Presented by Assemblymember Ken Cooley). Citrus Heights, California. September 2014.

Speaker, Montebello District Board of Realtors. Montebello, California. September 2014.

Covered the topic of the "Impact of Fraud on the Consumer; Current Schemes; and Efforts to Counteract Real Property Recordation Fraud." Property Records Industry Association (Annual Conference). Long Beach, California. August 2014.

Speaker, Press Conference on the Growth of Rental Fraud in San Diego County and New Tool to Combat Online Schemes (Joined by San Diego County District Attorney Bonnie Dumanis and the President of the Greater San Diego Association of Realtors). San Diego, California. July 2014.

Orange County Association of Realtors. Laguna Hills, California. June 2014. Bell's outreach and presentation was discussed and covered in an article entitled, "Real Estate Commissioner Wayne Bell Talks About Team Names, Electronic Communications, and Creating a New Culture of Compliance," in the July 2014 issue of the Orange County Realtor®.

Speaker, at Immigration Town Hall (Hosted by Assemblymember Lorena Gonzalez). Chula Vista, California. April 2014.

Speaker, at Seniors Scam Stoppers Town Hall (Hosted by Assemblymember Donald Wagner). Irvine, California. April 2014.

Speaker, at Senior Scam Stopper Prevention Seminar (Hosted by Assemblymember Bob Wieckowski). Santa Clara, California. April 2014.

Speaker, on Financial Literacy, Fiscal Health and Security, and Available Resources. Financial Literacy Resource Fair (Hosted by State Controller John Chiang and Joined by the Controller and Assemblymember Roger Dickinson, and Department of Business Oversight Commissioner Jan Owen). Sacramento, California. April 2014.

Speaker, California Mortgage Bankers Association. Sacramento, California. March 2014.

Speaker, at Town Hall for Immigrants (Sponsored by State Senator Kevin De Leon). Los Angeles, California. March 2014.

Speaker, Downey Association of Realtors. Downey, California. February 2014.

Speaker, San Diego Association of Realtors. San Diego, California. January 2014.

Co-Convener (along with the CEO of the California State Bar) of “strategic conversation” meetings to develop a communication network and collaboration of local, State and federal consumer protection agencies and regulators. Sacramento, California. January 2014; March 2014; June 2014; and November 2014.

Speaker, Silicon Valley Chapter of the California Association of Mortgage Professionals. San Jose, California. January 2014.

Speaker, Pacific West Association of Realtors. Anaheim, California. November 2013.

Speaker, Program of the Brokerage and Sales Subsection of the Real Property Section of the California State Bar. Los Angeles, California. October 2013.

Speaker, North Central Valley Women's Council of Realtors. Stockton, California. October 2013.

Speaker, Ventura County Real Estate Fraud Advisory Team. Oxnard, California. September 2013.

Speaker, Women’s Council of Realtors Mega Forum. Pasadena, California. September 2013.

Speaker, BayEast Association of Realtors. Pleasanton, California. August 2013.

Speaker, California Community College Real Estate Educators’ Conference. Oakland, California. April 2013.

Speaker, Press Conference on Financial Literacy and Obtainable Resources. Financial Literacy Fair (Hosted by State Controller John Chiang and Joined by the Controller and Assemblymember Roger Dickinson, and Corporations Commissioner Jan Owen). Sacramento, California. April 2013.

Speaker, Sacramento Association of Realtors. Sacramento, California. March 2013.

(Through: [March 12, 2018](#))