THE CHINESE ZODIAC

The Chinese Lunar Calendar features a cycle of 12 years, each year symbolized by an animal. Use the following diagram to locate your symbol by finding your year of birth:







美國華人實業協會

CHINESE REAL ESTATE ASSOCIATION OF AMERICA, INC. 945 Taraval Street | Suite 328 San Francisco CA 94116 www.creaausa.org





46TH ANNIVERSARY EDITION LUNAR CALENDAR YEAR 4721

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- 1. General Membership 1 Year \$75.00 (USD)
- 2. General Membership 2 Years \$125.00 (USD)
- 3. General Membership 3 Years \$175.00 (USD)

www.creaausa.org





President's Message



Dear CREAA members, friends, and allies,

Sir Winston Churchill once remarked, "We make a living by what we get, but we make a life by what we give." This is what I observed from many generations of leaders at CREAA since it was founded in 1977. The real estate environment was different then for the Chinese community and many other minority communities due to wide-spread discrimination. Our CREAA founders were determined to fight for justice. They sacrificed their valuable time and money to empower the Chinese community to establish wealth through real estate. They set up programs to educate our members to improve professional skills. They helped our community members to buy homes. They organized our community strength to fight for fair housing policies. Throughout the years, Chinese Americans have become major real estate owners throughout the San Francisco Bay Area and across the United States. Let's thank all past CREAA leaders for their amazing achievements during this time!

I am humbled and honored to serve as the 2023 CREAA President. Our hero, Mrs. Florence Fang, once taught me, "China is my biological mother, and United States is my stepmother! I love and appreciate both of my mothers." I am proud of our Chinese heritage, and I am also proud of being an American. I was born and raised in a simple village surrounded by mountains in rural China. I immigrated to the United States at age 18. I was fortunate enough to receive an excellent education and overcome many challenges throughout my life. I am grateful to God, and to America, for all the blessings in my life. I am excited to follow all the past leaders at CREAA, together with all of you, to give back to our community!

We will continue all great traditional programs at CREAA this year: Real Estate Expo, Top Producer Panel, Affordable Housing Panel, and many professional networking and community service events. In addition, we look forward to creating our first CREAA Golf Tournament this year. Finally, I am proud of my company, Marcus & Millichap, which will support me to set up a series of commercial real estate education seminars to help our members gain professional knowledge from top brokers in each sector of commercial real estate, ranging from multifamily, office, retail, industry, mobile home parks, senior housing, hospitality, self-storage, and so on.

We have created a 501c3 CREEA Foundation in recent years. We welcome donations to our foundation. We would love to hear from you and work with you to create more meaningful charity programs to benefit our community.

I would like to thank in advance our 2023 officers, board of directors, past president council members, and honorary advisers for being willing to volunteer together with me to serve our community at CREAA this year! We appreciate support from our members, our sponsors, our friends, and our allies! We hope you all join our efforts this year! Together, we can help strengthen and build our community though service and collaboration!

Sincerely,

Ming Ho

CREAA President, 2023



Nancy Pelosi Speaker of the House February 3, 2023



Dear Friends:

As the proud representative of San Francisco in the United States Congress, it is my pleasure to extend warm greetings to all those attending the Chinese Real Estate Association of America's (CREAA) 46th Anniversary Gala and Installation of Officers!

Since its inception in 1977, the Chinese Real Estate Association of American has built vital and meaningful partnerships among local real estate practitioners, tenants, and homeowners. Thank you for your steadfast dedication to expanding access to home ownership and improving tenants' rights education in our communities. In doing so, you represent San Francisco's most cherished values — while always upholding the highest of conduct, ethics and professionalism.

It is also my honor to thank the outgoing officers for their work and to welcome and congratulate the incoming officers and 2023 Board of Directors. Your continued work for our communities and Chinese Real Estate professionals remains vital to the success of our city.

As our city celebrates your 46 years of success, we also look forward to the future years of dutiful service. Please accept my congratulations from the United States Congress, and best wishes for a wonderful celebration!

best regards,

Analysis Pelosi

NANCY PELOSI



February 3, 2023

Dear Friends.

As the 34th Treasurer of the State of California, it is my pleasure to join you in celebrating the Chinese Real Estate Association of America's (CREAA) 2023 Installation.

For nearly 46 years, CREAA has been committed to supporting Chinese American realtors and other professionals across the San Francisco - Bay Area. CREAA has served as an invaluable professional resource for California's Asian American and Pacific Islander communities by providing education to the public about property and tenant rights, while representing real estate practitioners, banking professionals, owners, and tenants.

It is my honor to extend my sincere congratulations to the following individuals who have been selected to serve as Officers and Directors for the 2023-2024 term:

President: Ning Ho
President-Elect: Mandy Choi

Chairman of the Board: Tina Cen-Camarao

Vice President Internal: Eric Shum Vice President External: Marc Yu Correspondence Secretary: Eric Lau Recording Secretary: Raymond Garcia

Treasurer: Nicole Allen
Auditor: Fason Xie

2023-2024 Board of Directors: Annie Au-Yeung, Edwin Camarao, Nathan Chan, Loli Chung, Ted Cubinar, Sonia Gomez-Rexelius, Eva He, Martin Kirkwood, Weiming Peng, Sammy Seto, Rebecca White, Thomas Williams, Fion Yao, Sandy Yu

I extend my best wishes for a successful event and many more years of service.

In Peace and Friendship,

FIONA MA, CPA

California State Treasurer



STATE CAPITOL P.O. BOX 942849 SACRAMENTO, CA 94249-0019 (916) 319-2019 FAX (916) 319-2119

DISTRICT OFFICE

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FAX (415) 557-1178

Assemblymember.Ting@assembly.ca.gov www.assembly.ca.gov/ting Assembly California Legislature

PHILIP Y. TING
ASSEMBLYMEMBER, NINETEENTH DISTRIC

丁右立 州眾議員 COMMITTEES
CHAIR: BUDGET
CHAIR: BUDGET SUBCOMMITTEE NO. 6
ON BUDGET PROCESS OVERSITE AND
PROGRAM EVALUATION
BUSINESS AND PROFESSIONS
JUDICIARY
UTILITIES AND COMMERCE

SELECT COMMITTEES
CHAIR: ASIA/CALIFORNIA TRADE AND INVESTMENT PROMOTION

February 3, 2023

Dear Friends,

On behalf of the California State Assembly, I welcome you to the Installation Banquet of the Chinese Real Estate Association of America Inc. (CREAA). It is an honor to recognize this organization for their leadership and service to the real estate industry throughout the Bay Area.

Chinese Real Estate Association of America Inc. has demonstrated its dedication to advancing the priorities and well-being of the Chinese business community. Founded in 1977, CREAA serves local realtors and homeowners by creating networking opportunities for professional growth and advocating for the rights of Chinese property owners. The organization promotes the wellness of API homeowners and tenants by enhancing and protecting Chinese property ownership.

I wish to recognize the outgoing board of directors for their service and dedication to the organization. Congratulations to the incoming officers and board on the occasion of their installation and I hope you have a happy and prosperous Year of the Rabbit.

Sincerely,

PHIL TING

Assemblymember, 19th District





MALIA M. COHEN 加州主計長郭嫻 CALIFORNIA STATE CONTROLLER

February 3, 2023



Dear Friends:

It gives me great pleasure to welcome you to the annual installation banquet for the Chinese Real Estate Association of America (CREAA).

I commend CREAA for all that you do in advocating for real estate practitioners, homeowners, and tenants. Your organization plays an integral role in supporting communities in building wealth and economic stability through homeownership. This evening, I also recognize CREAA members, and former Presidents and Directors, for your unwavering leadership and commitment to California.

Congratulations to this year's newly installed officers and Directors. I extend my best wishes for a memorable event and continued success in the new year.

Sincerely,

Malia M. Cohen

Malin Cohen

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TEL (415) 557-1300
FAX (415) 557-1252

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ASSISTANT MAJORITY WHIP LEGISLATIVE JEWISH CAUCUS VICE CHAIR COMMITTEES:

GOVERNANCE & FINANCE
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JUDICIARY
PUBLIC SAFETY

February 3, 2023 Chinese Real Estate Association of America

Dear Friends,

It is my pleasure to welcome you to the 2023 Installation Gala for the Chinese Real Estate Association of America.

Since its founding, CREAA has been devoted to the wellbeing and growth of homeowners. Its commitment to the education and advocacy of tenants' rights has also never wavered amidst these difficult times. This installation gala is a celebration and reaffirmation of CREAA's mission and commitment to being a positive force in the San Francisco Bay Area.

Thank you to everyone who worked to ensure this Installation Gala was a success. Congratulations to all the outgoing officers and board members for their incredible work, leadership and service. I would also like to congratulate all the incoming officers on their new positions and thank them for their commitment in serving CREAA and San Francisco. Their leadership and service over the next year will undoubtedly help strengthen our community.

Sincerely,

Scott Wiener Senator, District 11

Scott Wiener

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E-MAIL

Assemblymember.Haney@assembly.ca.gov



DISTRICT OFFICE

455 GOLDEN GATE AVENUE, ROOM 14300
SAN FRANCISCO, CA 94102
(415) 557-3013 FAX (415) 557-3015

February 3, 2023

Chinese Real Estate Association of America 945 Taraval Street, #328 San Francisco CA 94116 Dear Friends,

As Assemblymember of the 17th District of California, it is my pleasure in joining you as you celebrate the 2023 Installation of Officers of the Chinese Real Estate Association of America. The Chinese Real Estate Association of America has a long history of serving our city's vibrant Chinese community. Your powerful advocacy for policies that enhance the benefits of home ownership has provided immense opportunities for your members.

To the incoming Officers, thank you for continuing the work that is founded in values of community, networking and economic opportunity. It is my honor to extend my sincere congratulations to all of you who have been selected to serve:

Officers President: Ning Ho President Elect: Mandy Choi Chairman of the Board: Tina Cen-Camarao Vice President External: Marc Yu

Vice President Internal: Eric Shum Correspondence Secretary: Eric Lau Recording Secretary: Raymond Garcia

Treasurer: Nicole Allen Auditor: Eason Xie

Board of Directors Fion Yao Edwin Camarao Sonia Gomez-Rexelius Martin Kirkwood Sammy Seto Sandy Yu Nathan Chan

Eva He

Rebecca White Loli Chung Thomas Williams Annie Au-Yeung Ted Cubinar Weiming Peng

To everyone who contributed and continues to contribute to the success of the Chinese Real Estate Association of America, my sincere congratulations. I look forward to many more years of partnerships and wish you continued success.

Sincerely,





CALIFORNIA ASSOCIATION OF REALTORS*

January 12, 2023

Dear CREAA Members,

Welcome to the Chinese Real Estate Association of America's (CREAA) 2023 Installation Gala.

2023 OFFICERS

JENNIFER BRANCHINI President

MELANIE BARKER
President-Elect

HEATHER OZUR

Treasurer

JOHN M. SEBREE Chief Executive Officer & State Secretary The leadership team of the CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.) and I congratulate the members and officers of CREAA.

CREAA's mission of providing opportunities for networking among members and bringing together real estate licenses and others interested in the Chinese Real Estate community is commendable.

As our world becomes more ethnically diverse, so is the need to serve this community in the matter in which they deserve, such as their own language or customs.

REALTORS® have also become more ethnically diverse, with Asian Pacific Islanders making up nearly 13 percent of C.A.R.'s membership. As a result, REALTORS® and brokerages can better serve their communities, transcend language barriers, and reflect a unique diversity we hold so dear.

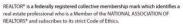
After all, the dream of owning a home isn't limited to any nationality, ethnicity, or heritage. It's an aspiration shared by all.

Sincerely,

Jennifer Branchini

President
California Association of REALTORS'







Office of the Mayor San Francisco



LONDON N. BREED MAYOR



GREETINGS FROM THE MAYOR OF SAN FRANCISCO

On behalf of the City and County of San Francisco, it is my great pleasure to welcome you to the 46^{th} annual Chinese Real Estate Association of America (CREAA) Installation Gala.

Over the past four decades, CREAA has remained steadfast in its dedication to professionalism, advocacy, and promoting homeownership for the residents of San Francisco. The work of the CREAA Board of Directors is truly commendable, as they remain committed to providing both volunteer and financial assistance to vital community organizations which provide individualized services to help our residents access homeownership opportunities.

Tonight, we celebrate the dedicated individuals who help ensure all communities have a voice in policy discussions. By supporting and creating programs that are accessible including networking opportunities, multi-lingual campaigns, youth scholarships, and educational and professional development activities for San Francisco residents, CREAA and its Board of Directors contribute positively to the vitality of our City.

Thank you to the 2023 CREAA Board of Directors for making this event possible, and especially to all those in attendance who are supporting efforts to provide more homeownership opportunities here in San Francisco.

With warmest regards,

London N. Breed

Mayor

1 DR. CARLTON B. GOODLETT PLACE, ROOM 200 SAN FRANCISCO, CALIFORNIA 94102-4681 TELEPHONE: (415) 554-6141

CITY AND COUNTY OF SAN FRANCISCO

OFFICE OF THE DISTRICT ATTORNEY



Brooke Jenkins District Attorney

February 3, 2023

Chinese Real Estate Association of America, Inc. 945 Taraval Street, #328 San Francisco, CA 94116

Dear Friends,

It is my honor to join you in celebrating the 46th Anniversary Gala and Installation of Officers and Board of Directors for the Chinese Real Estate Association of America, Inc. (CREAA).

CREAA's promotion of property ownership and advocacy for the rights of property owners is a true testament of your commitment and contribution to our community. Congratulations to the newly installed 2023-2024 Officers and Board of Directors. Thank you for your leadership and outstanding service in making San Francisco a safer, more inclusive, and stronger community.

Officers: President Ning Ho, President Elect Mandy Choi, Chairwoman of the Board Tina Cen-Camarao, External Vice President Marc Yu, Internal Vice President Eric Shum, Correspondence Secretary Eric Lau, Recording Secretary Raymond Garcia, Treasurer Nicole Allen, and Auditor Eason Xie.

Board of Directors: Annie Au-Yeung, Edwin Camarao, Nathan Chan, Loli Chung, Ted Cubinar, Sonia Gomez-Rexelius, Eva He, Martin Kirkwood, Weiming Peng, Sammy Seto, Rebecca White, Thomas Williams, Fion Yao, and Sandy Yu.

As San Francisco's District Attorney, I would like to thank you for your support in our pursuit of a more just society, including public safety for all. I am committed to doing everything in my power to ensure address the violence and targeting of the Asian American and Pacific Islander community, particularly our vulnerable elder population.

Sincerely,

Brooke Jenkins

CITY AND COUNTY OF SAN FRANCISCO

OFFICE OF THE CITY ATTORNEY



DAVID CHIU 邱信福 City Attorney

Chinese Real Estate Association of America 2023 Installation Gala

February 3, 2023

Dear Friends:

On behalf of the City Attorney's Office, I welcome you to the 2023 Installation Gala of the Chinese Real Estate Association of America (CREAA).

Since its founding in 1977, CREAA has been a leader in promoting home ownership and economic opportunities for our Chinese community. Over the past four and half decades, CREAA has advanced the needs of its membership, through networking, educational opportunities, and its programing. CREAA has also made significant contributions to the broader community through its various service projects.

I offer my best wishes to the members and officers of the Chinese Real Estate Association of America and look forward to another year of CREAA's good work serving the San Francisco Bay Area.

wiel Chin

Sincerely,

,* (1.55)

DAVID CHIU City Attorney

City & County of San Francisco London N. Breed, Mayor



Office of the City Administrator Carmen Chu, City Administrator



GREETINGS FROM CITY ADMINISTRATOR CARMEN CHU

February 3, 2023

On behalf of the Office of the City Administrator, I want to welcome you to the Chinese Real Estate Association of America (CREAA) 2023 Installation Banquet.

Since 1977, CREAA has worked to promote homeownership and bring together the Chinese real estate community. CREAA educates Chinese real estate practitioners and the general public about their property and tenant rights and connects Chinese real estate professionals through networking and service opportunities. I would like to acknowledge CREAA's steadfast efforts to advance Chinese real estate ownership and support the Chinese real estate community.

Congratulations to President Ning Ho and CREAA's 2023 Officers and Board of Directors, and thank you to President Tina Cen-Camarao and all of the outgoing Officers and Board of Directors for your service. I wish you good health and prosperity in 2023, and I look forward to working with you soon.

Warmest regards,

Carmen Chu
City Administrator

City and County of San Francisco

Member, Board of Supervisors District 2



City and County of San Francisco

CATHERINE STEFANI

February 3rd, 2023

Dear Friends.

As a member of the San Francisco Board of Supervisors, I want to extend my deepest congratulations to the newly installed officers and directors of the Chinese Real Estate Association of America. Founded in 1977 to fight against discrimination in the real estate industry, CREAA has worked tirelessly for over 45 years to educate and inform local real estate practitioners, homeowners and tenants about their rights.

Every year, CREAA goes above and beyond to provide their members with events and opportunities to further their professional development, foster a sense of community within the industry, and network with other professionals. That level of dedication and professionalism has not faltered these past three years. It is no surprise that the ongoing pandemic has taken its toll upon the housing market, but I want to take this opportunity to thank you for your continued leadership and advocacy in helping homeowners, renters and buyers alike navigate these unprecedented times.

Congratulations once again to the newly installed officers and directors:

President: Ning Ho President Elect: Mandy Choi

Chairman of the Board: Tina Cen-Camarao

Vice President External: Marc Yu

Martin Kirkwood, and Thomas Williams

Vice President Internal: Eric Shum

Correspondence Secretary: Eric Lau Recording Secretary: Raymond Garcia

Treasurer: Nicole Allen Auditor: Eason Xie

Board of Directors: Annie Au-Yeung, Ted Cubinar, Weiming Peng, Fion Yao, Edwin Camarao, Sonia, Gomez-Rexelius, Sammy Seto, Sandy Yu, Nathan Chan, Eva He, Rebecca White, Loli Chung,

Sincerely,

Catherine Stefani Supervisor, District 2

Joaquín Torres Assessor-Recorder



SAN FRANCISCO OFFICE OF THE ASSESSOR-RECORDER

February 3, 2023

Chinese Real Estate Association of America

Dear Friends,

On behalf of the Office of Assessor-Recorder for the City and County of San Francisco, it is my pleasure to welcome you to the Chinese Real Estate Association of America's (CREAA) 2023 Installation Gala.

Founded over four decades ago, the Chinese Real Estate Association of America (CREAA) continues to demonstrate its important role as a true cornerstone for economic opportunity through homeownership in San Francisco. From supporting prospective homeowners to advocating for policies that uplift and support the Chinese community and creating a space for housing and real estate professionals to come together, CREAA is a steadfast partner in advancing accessible and sustainable pathways to homeownership and building intergenerational wealth. Further, by contributing to and volunteering with local non-profit organizations that serve the community, promoting property rights education, providing professional development resources, and working with other advocacy groups and real estate organizations, CREAA continues to lend its voice and resources for the benefit of San Francisco residents.

I would like to thank the outgoing CREAA Board of Directors for your service as well as offer congratulations to the incoming Board on your installation. I have no doubt that through your leadership, professionalism, and commitment to service, you will continue this organization's legacy by making San Francisco a better place for all to safely and freely live, work, and thrive. I look forward to working with you in the Year of the Rabbit!



Respectfully,



San Francisco Assessor Joaquín Torres 三藩市估值官郭華健

The Office of District 4 Supervisor Joel P. Engardio 1 Dr. Carlton B. Goodlett Place, Room 256 San Francisco, CA 94102

February 3, 2023

Chinese Real Estate Association of America, Inc. 945 Taraval Street, #328 San Francisco, CA 94115

Hi Everyone,

It's an honor to greet the attendees of the Chinese Real Estate Association of America's (CREAA) 46th Annual Installation Gala. I've always had a lot of fun at CREAA banquets, and this year is extra special now that I'm here as the newly elected city supervisor representing San Francisco's Sunset district.

I've always been a supporter of homeowners and common sense government, which I know are values shared by CREAA. I'm looking forward to working with CREAA in my new role to create our best San Francisco. That starts with listening to the needs of residents when they want to buy a home and put down roots and to start their own family, however they wish to define it.

The basic ingredients for a healthy and functioning city are public safety, better schools, more housing, and vibrant small businesses. These are my priorities and I will partner with CREAA to ensure all San Franciscans have the opportunity to live in a safe and joyful city.

大家好!

今天我很榮幸可以參與CREAA的第46屆Annual Intallation Gala 。每次我在CREAA聚餐都有很多美好的時光,但今年對我來說更為特別,因為我是以舊金山日落區新任市參事的身份參與今天的盛事。

我一直支持居民擁有房屋,同時擁護一個體察市民需要的政府,這正正亦是CREAA的理念。展望將來,我衷心希望與CREAA攜手合作,運用我的新崗位為舊金山謀福祉。特別是當居民希望購買房屋時,我明白他們都想開展自己美好的家庭生活,達成置業安居的夢想,我都會細心聆聽居民的需要。

公共安全、理想的教育環境、充裕的房屋量和小企業的蓬勃發展都是建構一個興旺繁榮、運作良好的城市的基本元素。這些都是我任內目標的重中之重。因此,我將會與CREAA並肩作戰,確保所有舊金山居民都享有一個安全和充滿歡樂的城市。多謝各位!

Sincerely,

Jan Jan

Joel P. Engardio District 4 Supervisor, San Francisco

舊金山第四區 (日落區) 市參事殷嘉立 謹改

City and County of San Francisco



Board of Supervisors, District 6

MATT DORSEY

麥德誠

February 3, 2023

Dear Friends,

On behalf of the San Francisco Board of Supervisors, it is my great pleasure to welcome you to the 2023 Installation Gala for the Chinese Real Estate Association of America.

For more than forty years, CREAA has remained steadfast in its dedication and professionalism, advocacy, and promoting homeownership for the residents of San Francisco and has been a leader in the Bay Area's Chinese business community. The work of the CREAA Board of Directors doesn't go without notice and I commend each and every one of you for your contributions to the people of the City and County of San Francisco.

Congratulations to the newly installed members of the Chinese Real Estate Association of America's 2023 Board of Directors. I look forward to working with you all over the next twelve months!

Best,

MATT DORSEY

Member, San Francisco Board of Supervisors



Board of Supervisors District 7



City and County of San Francisco

MYRNA MELGAR

February 22, 2023

Chinese Real Estate Association of America 945 Taraval St #328 San Francisco, CA 94116

Dear Chinese Real Estate Association of America,

I write to welcome and commend the new officers and Board of Directors who will help guide your organization and expand it. The CREEA has educated and supported countless Chinese residents across San Francisco and continues to establish strong bonds, opportunity, and foster community.

I wish you and your loved ones much prosperity to come and joyous New Year.

Sincerely,



Myrna Melgar District 7 Supervisor, City and County of San Francisco



Member, Board of Supervisors District 8 City and County of San Francisco

RAFAEL MANDELMAN

February 17, 2023

Chinese Real Estate Association of America, Inc. 945 Taraval Street, #328 San Francisco, CA 94116

Dear Friends,

It is an honor to welcome you to the 2023 Installation Gala for the Chinese Real Estate Association of America.

Since 1977, CREAA has been an important part of the San Francisco community by promoting property ownership, advocating for the needs of residents, and strengthening economic opportunity for the Chinese community. I want to thank the outgoing Officers and Board of Directors for guiding CREAA through this past year and extend my congratulations and best wishes to newly installed Officers and Board.

I wish you and all your members a happy and prosperous Year of the Rabbit. Thank you for your efforts to expand homeownership opportunities in San Francisco.

Sincerely,

Rafael Mandelman

Member, San Francisco Board of Supervisors





Member, Board of Supervisors District 11

City and County of San Francisco

AHSHA SAFAÍ

安世輝

Ning Ho 2023-2024 President, Chinese Real Estate Association of America 945 Taraval Street, #328 San Francisco, CA 94116

Dear Mr. Ning Ho,

It is my immense pleasure to congratulate the Chinese Real Estate Association of America (CREAA) on the occasion of the installation of your 2023-2024 officers and Board of Directors. CREAA serves an important role in educating and advocating for property and tenants rights. My sincere congratulations to the following officers and Board of Directors who will be installed.

Chairwoman of the Board: Tina Cen-Camarao

President: Ning Ho

President Elect: Mandy Choi Vice President Internal: Eric Shum Vice President External: Marc Yu

Auditor: Eason Xie

Correspondence Secretary: Eric Lau Recording Secretary: Raymond Garcia

Treasurer: Nicole Allen

2022-2023 Board of Directors:

Annie Au-Yeung Edwin Camarao Nathan Chan Loli Chung
Ted Cubinar Sonia Gomez-Rexelius Eva He Martin Kirkwood
Weimeng Peng Sammy Seto Rebecca White Thomas Williams

Fion Yao Sandy Yu

I once again congratulate all of you on your installation for 2023-2024. Continue to maintain your excellence, innovation and professionalism in serving our practitioners, homeowners and tenants in the Bay Area.

Sincerely,

Ahsha Safai

District 11 Supervisor, City and County of San Francisco

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Fax (415) 554-6979 · TDD/TTY (415) 554-5227 · E-mail: Ahsha.Safai@sfgov.org



OFFICE OF THE SHERIFF CITY AND COUNTY OF SAN FRANCISCO

1 Dr. Carlton B. Goodlett Place Room 456, City Hall San Francisco, California 94102



PAUL MIYAMOTO SHERIFF

January 17, 2023 Ref: 2023-003

Dear Friends,

Greetings and warm wishes for a healthy and prosperous 2023! On behalf of the Office of the Sheriff for the City and County of San Francisco, I wish to congratulate you on the Chinese Real Estate Association of America's 2023 Installation Gala.

In 2022, our community faced the challenges of supporting our resiliency and recovery from the COVID 19 pandemic. Our successful ongoing emergence from these challenges were led by organizations such as CREAA. For over four decades, CREAA has helped the Chinese community realize the American dream of home ownership and economic security as a regional and national leader in the greater real estate industry. In 2023 the Year of the Rabbit symbolizes kindness, patience, and responsibility, CREAA members possess these characteristics in helping successive generations of Chinese communities create abundance and prosperity through real estate acquisitions.

I wish you and CREAA continued success and good fortune in the coming Lunar New Year of the Rabbit!



Warm Regards,

Sheriff Paul Miyamoto

Phone: 415 554-7225 Fax: 415 554-7050 Website: sfsheriff.com | Email: sheriff@sfgov.org



ANDERS FUNG
Councilmember

February 3, 2023

Chinese Real Estate Association of America 945 Taraval Street #328 San Francisco, CA 94116

Dear CREAA Board of Directors.

It is with great pleasure to celebrate the Chinese Real Estate Association of America's 46th Annual Installation Gala.

Over four and a half decades, Chinese Real Estate Association of America (CREAA) has been a leader in promoting homeownership opportunities and providing multilingual real estate services to ethnic minority homeowners. CREAA has also been an example for high ethical standards in the real estate industry and a big champion to helping communities of color achieve their American dreams.

Congratulations to the Chinese Real Estate Association of America's 2023 Board of Directors. Thank you for being a steadfast supporter for the success of the Asian American community and continued contributions in providing solutions to our statewide housing crisis. I look forward to working with you in the Year of the Rabbit.

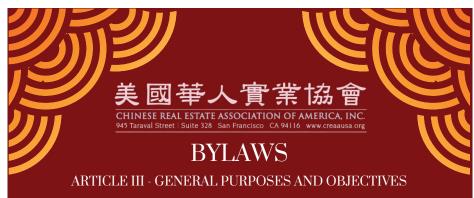
Warmest Regards,

馮嘉輝議員

Anders Fung

Councilmember, City of Millbrae

Jugh N.



SECTION I. THE PURPOSE FOR WHICH THIS ORGANIZATION IS FORMED ARE:

A. TO FOSTER AND PROVIDE AN OPPORTUNITY FOR GOOD FELLOWSHIP AMOUNG OUR MEMBERS

B. TO UNITE REAL ESTATE LICENSEES AND OTHER INDIVIDUALS CONCERNED WITH THE CHINESE REAL ESTATE COMMUNITY, FOR EXERTING

AND RELATED INTEREST.

C. TO UNITE REAL ESTATE LICENSEES AND OTHER INDIVIDUALS CONCERNED WITH THE CHINESE

REAL ESTATE COMMUNITY, FOR EXERTING BENEFICIAL INFLUENCE UPON THE PROFESSION

BENEFICIAL INFLUENCE UPON THE PROFESSION

AND RELATED INTEREST.

D. TO ENCOURAGE AND PROMOTE THE

PROFESSIONAL GROWTH OF OUR MEMBERS.

E. TO UNDERTAKE PROJECTS FOR THE BETTERMENT OF THE COMMUNITY

SECTION 2. THE OBJECTIVES OF THIS ORGANIZATION ARE:

A. TO PROMOTE PROPERTY OWNERSHIP

B. TO ENHANCE THE RIGHTS OF PROPERTY OWNERS.

C. TO ADVOCATE POLICIES WHICH ENHANCE THE ECONOMIC BENEFITS OF PROPERTY OWNERSHIP.

CREAAUSA.ORG

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PRESIDENT ELECT: MANDY CHOI

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VICE PRESIDENT (INTERNAL AFFAIRS): ERIC SHUM

RECORDING SECRETARY: RAYMOND GARCIA

CORRESPONDENCE SECRETARY: ERIC LAU

TREASURER: NICOLE LIN ALLEN AUDITOR: EASON XIE

BOARD OF DIRECTORS 2023

CHAIRWOMAN OF THE BOARD: TINA CEN-CAMARAO

NATHAN CHAN MARTIN KIRKWOOD SAMMY SETO EDWIN CAMARAO REBECCA WHITE SANDY YU

SONIA GOMEZ-REXELIUS ANNIE AU-YEUNG THOMAS WILLIAMS

LOLI CHUNG EVA HE WEIMING PENG

TED CUBINAR FION YAU

PAST PRESIDENT COUNCIL 2023

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GREGORY LI FANNY CHU TINA WONG
MARKS LAM CHRISTINA CHUNG JANICE LEE
JOHN WONG AMY KONG VICTORIA LAM
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2023 LEADERSHIP TEAM

OFFICERS



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NING HO PRESIDENT



TINA CEN-CAMARAO CHAIRWOMAN



MARC YU VICE PRESIDENT (EXTERNAL)



ERIC SHUM VICE PRESIDENT (INTERNAL)



RAYMOND GARCIA RECORDING SECRETARY



ERIC LAU
CORRESPONDENCE
SECRETARY



NICOLE LIN ALLEN TREASURER



EASON XIE AUDITOR

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BOARD OF DIRECTORS



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EDWIN CAMARAO



SONIA GÓMEZ-REXELIUS



LOLI CHUNG



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ANNIE AU-YEUNG



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THOMAS "TJ" WILLIAMS



WEIMING PENG



EVA HE

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LILY DAO 1999 PRESIDENT



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FANNY CHU 2005 PRESIDENT



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AMY KONG 2011 PRESIDENT



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TINA WONG 2014 PRESIDENT



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VICTORIA LAM 2020 PRESIDENT



GOGO WU 2021 PRESIDENT



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1980 EDWARD POND*

1981 SOPHIE LAU

1982 JOHNNY SZETO 2009 EVA HOM

1984 GEORGE JU*

1986 FRANK YEE

1987 & 1988 YVONNE LEE

1989 CHEE YEE

1991 & 1992 GREGORY LI

1993 & 1994 MARKS LAM

1995 & 1996 JOHN YEN WONG 1997 & 1998 VIVIEN WONG

1999 LILY DAO

2000 JESSE LING*

2001 & 2002 RODDY CHEUNG

2003 ALICE LAM

2004 GINA TSE

2005 FANNY CHU

2006 JEFFERY WOO

2007 BETTY SUN WONG

2008 JOHN M. LEE

1983 CHARLIE LUM* 2010 CHRISTINA CHUNG

2011 AMY KONG

1985 MARGARET LEE 2012 ALBERT S. TAM

2013 JOAN HUME

2014 TINA C. WONG

2015 CARLOS SERRANO-QUAN

2017 THOMAS NGUYEN

2018 JANICE LEE

2021 GOGO WU

2022 TINA CEN-CAMARAO

*DECEASED



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EDWARD POND*

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JEFFREY LAU

GEORGE JU*

CHEE YEE

CHARLIE LUM

JOHNNY SZETO

*DECEASED





FROM CREAA FOUNDATION



Loli Chung President



Reagan Lee Vice President & Secretary



Yvonne Lee Founding Co-chair & Auditor



Fanny Chu Founding Secretary & Director



Gregory Li Founding Co-chair Founding Director & Director



Marks Lam



Ning Ho Director



Director



Joseph Kong Christina Chung Director

Founding Members

Steed Ahn, Lyman Chao, Liza Fong, Amy Kong, Johnny Lam, Victoria Lam, Janice Lee, Andy Lee, Danny Liu, Eric Shum, Daniel Y. Wong

Founded in 2018 The Chinese Real Estate Association of America Foundation (CREAAF) is a non-profit organization dedicated to improving the housing conditions of our community. Our mission is to seek solutions and changes through education, advocacy and action on housing, urban development and real estate issues which will benefit our society.



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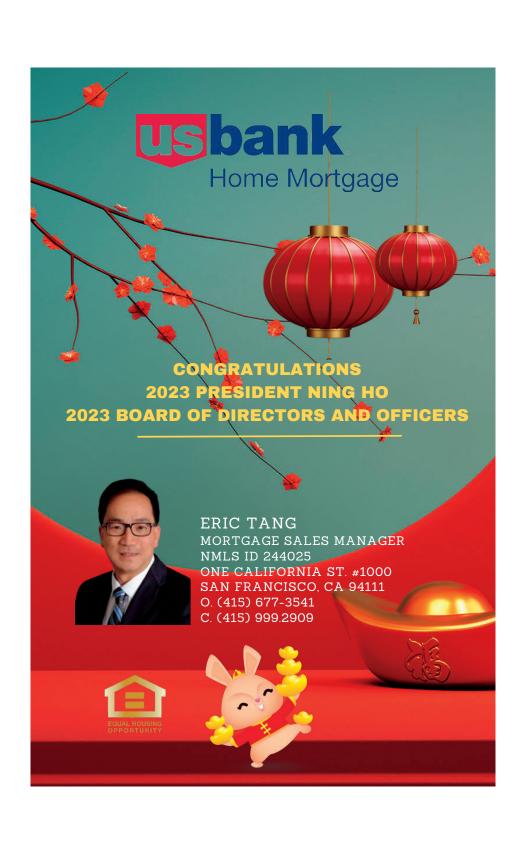
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YEAR OF THE RABBIT





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CONGRATULATIONS TO ALL 2023 OFFICERS, BOARD OF DIRECTORS, AND PAST PRESIDENT COUNCIL MEMBERS! TOGETHER, WE WILL MAKE OUR COMMUNITY GREAT!



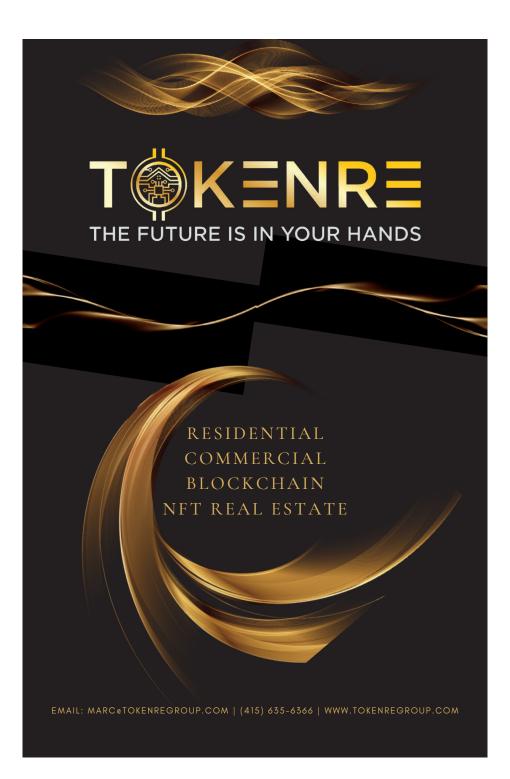




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Celebrating CREAA 46th Anniversary



CONGRATULATIONS TO THE NEW PRESIDENT NING HO.
OUR DEEP APPRECIATION TO ALL PAST PRESIDENTS,
DIRECTORS, MEMBERS & SUPPORTERS FOR THEIR
CONTINUED SUPPORT TOWARDS CREAA'S SUCCESS.



Jeffrey Lau Co-Founder



Sophie Lau Co-Founder & 1981 President





HAPPY 46TH ANNIVERSARY







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JOHN YEN WONG, CRB
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2005 PRESIDENT, SAN FRANCISCO AOR

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President Elected - Mandy Choi

2023 Board of Directors & Elected Officers

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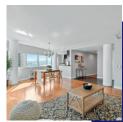
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2 BATHROOMS

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2 BATHROOMS

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2023 PRESIDENT NING HO

&

2023 OFFICERS AND BOARD OF DIRECTORS

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TINA CEN-CAMARAO (岑慧櫻)

REALTOR SINCE 2004
DRE LICENSE #01441265
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2023 CREAA CHAIRWOMAN
2022 CREAA PRESIDENT
2020-2021 CHAPTER PRESIDENT OF ACCOUNTANTS & AUDITORS

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Congratulations



CREAA 2023

Ning Ho - President Mandy Choi - President Elect Elected Officers Board of Directors Past President Council

恭喜發財



萬事如音

BERRI REAL ESTATE



Loli Chung, Realtor 415-290-3613 Loli@berrirealestate.com DRE #02092691 English, Cantonese



CELEBRATING CREAA 46TH ANNIVERSARY







In celebration of CREAA's 46th Anniversary, I want to personally congratulate the new 2023 President Ning Ho, President-Elect Mandy Choi, and the Board of Directors. Wishing everyone a safe and prosperous 2023.

Sincerely,

REALTOR

EVA HE

BRE #01910600

C. (415) 335-2123

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CONGRATULATIONS CREAA PRESIDENT NING HO AND 2023 OFFICERS & BOARD OF DIRECTORS



Congratulations Ning Ho and the Board of Directors



Wishing you the best

from your friends at AREAA Greater East Bay





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LOANS AS DIVERSE AS THE BORROWERS WE SERVE

THE COMMUNITY MORTGAGE*

- · Primary residence and second homes
- DTI not calculated
- · Income not stated
- · Income documentation not required
- Credit underwritten based on LTV, FICO, and liquidity
- LTV up to 80% purchase/rate-and-term
- . LTV up to 70% cash-out
- · Asset seasoning 30 days
- Loan amounts up to \$3 million
- FICO beginning at 640
- Reserves from 12 months

INVESTOR

- DSCR ≥ 100% or DSCR ≥ 50% < 100%
- Short-term rentals permitted
- · Non-warrantable condos permitted
- Vest in LLC.
- LTV up to 75% for purchase
- LTV up to 65% for cash-out
- Asset seasoning 30 days (no gifts)
- Loan amounts up to \$3.5 million
 FICO beginning at 680
- Interest-only option (not available in Texas)
- Foreclosure/short sale/deed-in-lieu seasoning: 36 months
- · Bankruptcy seasoning: 24 months
- · Maximum financed properties: 20

BRIDGE LOAN

- One year and three-year, interest-only options
- · Available as first mortgage
- Loan-to-value (LTV) up to 80% for primary residence or second homes
- . LTV up to 75% for investment property
- · Loan amounts up to \$2 million
- FICO beginning at 660
- · Reserves from 6 months
- · No prepayment penalty

*The Community Mortgage loan program is not available in DC, ME, MD, NV, PA, WA, or WV. CA: Interest-only may be prohibited based on FICO score restrictions. CO: All loan transactions require fully executed CO LO Reasonable inquiry Attestation and HUD Counseling Certification from the Colorado Housing Assistance Corporation. IL: Allowed provided payment is based on fully indexed rate. TX: Interest-only prohibited. TX 50(a)(6) not permitted. OH: Interest-only prohibited on Adjustable-Rate (ARM) loans. Community Mortgage and DSCR products are unavailable in PA. **Restrictions apply to DTI over 43%.

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Ting Chen
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E: tchen@changemtg.com
W: www.changemtg.com/advisors/tchen
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Congratulations To Mr. Ning Ho as the new president of CREAA!

20多年經驗



Congratulations to 2023 Board of Directors and Officers of CREAA!

> From Phillip Guan, CPA



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Phillip Guan, CPA, Master's Degree in Taxation, Founder & CEO

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Office Hours: Office is open 5 days a week
Office is closed on every Wed.& Sun.
9AM to Noon & 2PM to 5PM
(office is closed from noon to 2PM daily)

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Email: pgctax@gmail.com

WeChat: pg3342746 整個灣區共有多個分公司為公眾服務

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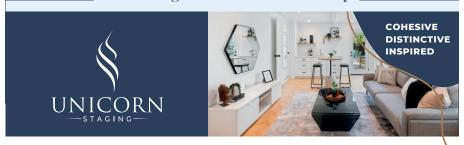
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PROJECTS





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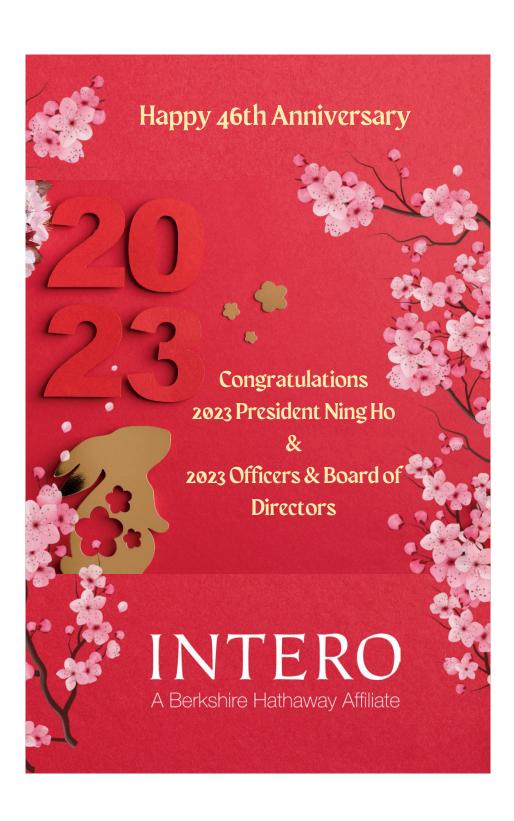
















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GL BAL

Fanny Y. Chu

San Francisco/Global Real E state Investment & Consultant NAR CIPS Faculty, EAH, AHWD, Bias Override Instructor CRE AA Foundation Charter Board/Secretary ARE AA Founding Board Member

NAR President's Liaison to China (2002-06) Past SFAR Board Director/ Current CAR Director Lic.# 00849766

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ना













ChuChuRealEstate@gmail.com





Congratulations Ning Ho 2023 President, Officers, and Directors Wishing everyone health, wealth, happiness, & peace.

EVE HSIANG PROVISIONAL FIELD DIRECTOR C. (510) 565.5865 EVEHSIANG@GMAIL.COM





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45th Annual Installation Gala





















CREAA in the Community













CREAA EXPO













Twilight Condo Tours















CREAA Annual Summer BBQ















Winter Reception



























Halloween ADU Workshop















CREAA Leadership Retreat















Veterans Housing Workshop





























IMPORTANT RESOURCE LINKS



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CAR - California Association of Realtors - www.car.org
NAR - National Association of Realtors - www.realtor.org
SFAR - San Francisco Association of Realtors - www.sfrealtors.com
SAMCAR - San Mateo County Association of Realtors - www.samcar.org

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US Bank - www.usbank.com
Bank of the Orient - www.bankorient.com
East West Bank - www.eastwestbank.com
Asset Preservation - www.apiexchange.com
Chase Bank - www.chase.com
San Francisco Association of Realtors - www.sfrealtors.com
Bank of the West - www.bankofthewest.com
CTBC Bank - www.ctbcbankusa.com
TokenRE - www.tokenregroup.com
Marcus & Millichap | The Ho Group - www.thehogroup.com

SDI Insulation - https://sdi-insulation.com Dwong Engineering, Inc. - (415) 726-8168

JOC Property Inspections - www.jocpropertyinspections.com

