

In the Chinese Horoscope, 2024 reveals that the Year of the Dragon, specifically the year of the Wood Dragon, will bring authority, prosperity, and good fortune. Those born in the Year of the Dragon possess captivating demeanor, a distinct personality, and strong leadership abilities.



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

RESOURCE DIRECTORY 2024

47TH ANNIVERSARY EDITION



YEAR OF THE DRAGON

龍年行大運

LUNAR CALENDAR YEAR 4722



WE APPRECIATE AND ARE GRATEFUL
TO OUR 2024 SPONSORS.

THANK YOU FOR YOUR SUPPORT!



WELLS
FARGO



For event and annual sponsorship inquiries
please visit www.creaausa.org



Membership

\$75 for 1 year

\$125 for 2 years

\$175 for 3 years

*Fee can be prorated monthly online



<https://creaausa.org/JoinCREAA>

JOIN US!



President's Message

Dear members, friends and guests of the Chinese Real Estate Association of America,

With great honor and enthusiasm, I extend my warmest greetings to every supporter of the Chinese Real Estate Association of America. As the incoming President of CREAA, I am excited and ready to embark on a collaborative journey within our vibrant real estate community.

Foremost, I wish to express my heartfelt gratitude to CREAA's past presidents who have dedicated their time, energy, and expertise to exceptionally shaping the association it is today and to those who continue to advise and contribute to the success of the association's goals.

Having worked as a property manager, my journey in the real estate industry has been rewarding and enlightening. Now, as a professional real estate agent, I am committed to leveraging my experience and knowledge to continue to foster positive changes within CREAA and the broader real estate community in and about the San Francisco Bay Area and beyond. Join me in this endeavor.

In 2024, there is recognition of the challenges posed by the housing market and interest rate fluctuations and larger economic and environmental shifts. This year CREAA will provide several networking opportunities to our members and others, bring together real estate professionals and related industry specialists as well as individuals passionate about the Chinese real estate community. My top 2024 goal for CREAA this year is to host educational events that include inviting professionals to share their expertise on legal issues confronting real estate and addressing topics such as insurance, housing affordability, and real estate technology. Now, as we face the ever present challenges and opportunities, I extend my thanks to the amazing officers and wonderfully talented board of directors for their dedication and service this year.

I am honored to lead CREAA and eager to collaborate humbly to make a positive impact on our association and members, as well as our collective real estate community at large. As we enter the Year of the Dragon, I extend my wishes for success, prosperity, health, peace, and happiness.

Sincerely,

Mandy Choi

Mandy Choi

2024 President

Chinese Real Estate Association of America





Nancy Pelosi
Speaker Emerita
February 23, 2024

Dear Friends:

On behalf of the House of Representatives, it is my pleasure to extend warm greetings to all those attending the Chinese Real Estate Association of America's (CREAA) 47th Anniversary Gala and Installation of Officers!

Since its inception in 1977, the Chinese Real Estate Association of America has provided vital and meaningful partnerships with local real estate practitioners, tenants, and homeowners, representing San Francisco's best values in our communities. Thank you for your steadfast dedication to property and tenants' rights education and for upholding the highest of conduct, ethics and professionalism.

It is also my honor to thank the outgoing officers for their work and welcome and congratulate the incoming officers and 2024 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 47 years of success, we also look forward to future years of dutiful service. On behalf of the United States Congress, please accept my congratulations and best wishes for a wonderful celebration!

best regards,

NANCY PELOSI
Speaker Emerita



FIONA MA, CPA
TREASURER
STATE OF CALIFORNIA

February 23, 2024

Dear Friends,

As the 34th Treasurer of the State of California, I am pleased to join you in celebrating the Chinese Real Estate Association of America's (CREAA) 2024 Installation.

For 47 years, CREAA has been a pillar of support for Chinese American realtors in the San Francisco Bay region. It has played a crucial role as a valuable professional resource and advocate, championing property ownership and advocating for policies that boost the economic advantages of owning real estate.

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 2024-2025 term:



President: Mandy Choi

President-Elect: Steed Ahn

Chairman of the Board: Ning Ho

Vice President External: Thomas Williams

Vice President Internal: Sammy Seto

Correspondence Secretary: Nicole Lin Allen

Recording Secretary: Edwin Camarao

Treasurer: Kewei Ning

Auditor: John Liang

2023-2024 Board of Directors: Annie Au-Yeung, Eason Xie, Eric Lau, Eric Shum, Eva He, Eve Hsiang, Gavin Chak, Kenneth Dare, Kristy Chan, Lizzie Dombrowski, Martin Kirkwood, Raymond Garcia, Rebecca White

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



MALIA M. COHEN
CALIFORNIA STATE CONTROLLER

February 23, 2024



Dear Friends:

As California's State Controller and chief fiscal officer, I welcome you to the 47th Annual Chinese Real Estate Association of America (CREAA) Installation Gala.

CREAA San Francisco Peninsula has demonstrated leadership in serving as a collective voice supporting and advocating for Chinese American and Pacific Islander housing and real estate professionals throughout the Bay Area region. In addition, CREAA San Francisco Peninsula remains focused on promoting sustainable homeownership opportunities that improve individual lives towards strengthening the fiscal health of diverse communities.

I commend the CREAA San Francisco Peninsula outgoing and incoming board members for their continued vision and service in addressing the housing needs in the State of California.

I extend to each of you my best wishes for a memorable event.

Sincerely,

A handwritten signature in blue ink that reads "Malia Cohen". The signature is fluid and cursive.

Malia M. Cohen

STATE CAPITOL
P.O. BOX 942849
SACRAMENTO, CA 94249-0019
(916) 319-2019
FAX (916) 319-2119
DISTRICT OFFICE
455 GOLDEN GATE AVENUE, SUITE 14600
SAN FRANCISCO, CA 94102
(415) 557-2312
FAX (415) 557-1178



COMMITTEES
PUBLIC SAFETY
RULES
TRANSPORTATION
UTILITIES AND ENERGY

February 23, 2024

Dear Friends,

On behalf of the California State Assembly, I welcome you to Chinese Real Estate Association of America (CREAA) 47th Annual Installation Gala. It is an honor to recognize this organization for its dedication to serving the AAPI community through its housing and real estate work.

Since 1977, CREAA has demonstrated a remarkable commitment to the Asian-American community by supporting efforts by Chinese-Americans to become home and property owners. In this way CREAA facilitates opportunities for wealth creation and inclusion in the Bay Area. Your work has had a truly significant impact on the rights, opportunities, and growth of the Chinese business community.

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. Thank you for your outstanding service.

Sincerely,

PHIL TING 丁右立
Assemblymember, 19th District





EVAN LOW 羅達倫
Assemblymember/Asambleísta
District/Distrito 26 加州州眾議員



February 23, 2024

Dear Friends,

As Chair of the California Asian American & Pacific Islander Legislative Caucus, it is my great honor to commemorate the Chinese Real Estate Association of America's 47th Annual Installation Gala. I am grateful for the opportunity to offer my support for this significant event.

I commend CREAA for its commitment to serving the community by educating its members and networking with other real estate organizations. CREAA has advocated for policies to enhance the economic benefits of property ownership, acting as a voice for the Chinese community.

Congratulations to Mandy Choi on your appointment as the new 2024 President of the Chinese Real Estate Association of America! I honor you and your Board of Directors' commitment to empowering the Chinese real estate community, especially needed in the San Francisco Peninsula area.

On behalf of the State of California and as the Chair of the California Asian & Pacific Islander Legislative Caucus, it is with great pleasure that I offer my congratulations on celebrating this important milestone. Congratulations again, and best wishes for continued success!

Sincerely,

Evan Low
Chair, California Asian American & Pacific Islander Legislative Caucus
Assemblymember, 26th District – San José/Silicon Valley

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 47th annual Chinese Real Estate Association of America (CREAA) Installation Gala.

Since its founding, CREAA has become a cornerstone of our communities through its work to promote and foster homeownership for residents in 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 2024 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,

A handwritten signature in blue ink that reads "London Breed".

London N. Breed
Mayor

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



SAN FRANCISCO DISTRICT ATTORNEY OFFICE
350 RHODE ISLAND STREET
NORTH BUILDING, SUITE 400N
SAN FRANCISCO, CALIFORNIA 94103
PHONE: (628) 652-4000 FAX: (628) 652-4001

Greetings!

On behalf of the San Francisco District Attorney's Office, thank you for gathering here tonight for the Chinese Real Estate Association of America (CREAA) 47th Annual Installation Gala.

First starting as a fraternal organization, CREAA has become an advocate for property ownership in San Francisco and the rights of property owners. CREAA has served its members for over four decades by providing opportunities for professional growth through proper education that will benefit the communities they serve.

As CREAA continues to expand their membership, the organization is committed to promoting and protecting homeownership, being an advocate for property owners, and serving the community of San Francisco.

The candidates selected to serve as the Board of Directors and Officers of CREAA believe in the mission and goals of the organization and will continue this great work during their tenure. Congratulations to the 2024 Board of Directors and Officers of the Chinese Real Estate Association of America.

Sincerely,

A handwritten signature in blue ink that reads "Brooke Jenkins".

Brooke Jenkins
San Francisco District Attorney



CITY AND COUNTY OF SAN FRANCISCO

OFFICE OF THE CITY ATTORNEY



DAVID CHIU
邱信福
City Attorney

Chinese Real Estate Association of America
2024 Installation Gala

February 23, 2024

Dear Friends:

On behalf of the City Attorney's Office, I welcome you to the 2024 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.



Sincerely,

David Chiu

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 23, 2024

On behalf of the Office of the City Administrator, I want to offer my congratulations to the Chinese Real Estate Association of America (CREAA) Board of Directors and members on the occasion of your 2024 Chinese Real Estate Association of America Installation Banquet.

Since 1977, CREAA has worked to promote community, increase homeownership, and fight against discrimination against Chinese real estate agents and buyers. Your steadfast work to provide networking and educational opportunities to Chinese real estate professionals has been paramount to our San Francisco community. I would like to acknowledge CREAA for its work to bring together Chinese real estate professionals and provide ample educational opportunities for the betterment of the community.

Congratulations to the Chinese Real Estate Association of America's President Mandy Choi and the CREAA 2024 Board of Directors. I look forward to working with you in the near future.

Warmest regards,

A handwritten signature in black ink, appearing to be "Carmen Chu".

Carmen Chu
City Administrator
City and County of San Francisco

JOAQUÍN TORRES
ASSESSOR-RECORDER



SAN FRANCISCO
OFFICE OF THE ASSESSOR-RECORDER

February 23, 2024

Chinese Real Estate Association of America 2024 Installation Gala

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) 2024 Installation Gala.

For over forty years, the Chinese Real Estate Association of America (CREAA) has been a strong advocate for Chinese real estate professionals, offering educational opportunities, facilitating prospects, and promoting policies for the betterment of their members. Moreover, CREAA is also a steadfast partner in advancing accessible and sustainable pathways to homeownership and building intergenerational wealth. Further, by contributing to and working with local non-profit organizations to organize CREAA Expo, promoting property rights education, providing professional development resources, and advocating policies which enhance the economic benefits of property ownership, CREAA continues to lend its voice and resources for the benefit of San Francisco residents.

On this important day, President Mandy Choi and her Board of Directors will take the helm of CREAA. I have no doubt that President Choi 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 Dragon!



Respectfully,

A handwritten signature in black ink, appearing to be "J. Torres".

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

City Hall Office: 1 Dr. Carlton B. Goodlett Place
Room 190, San Francisco, CA 94102-4698
Tel: (415) 554-5596 Fax: (415) 554-7151
www.sfassessor.org
e-mail: assessor@sfgov.org

City and County of San Francisco
Department of Building Inspection



London N. Breed, Mayor
Patrick O'Riordan, C.B.O., Director

February 23, 2024

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

Dear President Choi and 2024 CREAA Board of Directors:

On behalf of the Department of Building Inspection, I am delighted to convey to you and your members our enthusiastic congratulations on the occasion of your annual Officers Installation.

CREAA provides invaluable contributions to San Francisco's Chinese real estate community, and distinguished leadership as members of the Chinese Real Estate Association of America. Your impressive efforts to promote homeownership, advocacy and education of multiple audiences benefits our City, and our community, and will continue to do so for many years to come.

Congratulations, again, and a very Happy Chinese New Year to you, your officers, and all your members!

Sincerely,

A handwritten signature in blue ink, appearing to read "Patrick O'Riordan".

Patrick O'Riordan, C.B.O.
Director
Department of Building Inspection

OFFICE OF THE DIRECTOR
49 South Van Ness Avenue, Suite 500 – San Francisco CA 94103
(628) 652-3500 – sfdbi.org

Chinese Real Estate Association of America

47th Annual Installation Gala

February 23, 2024

In honor of 47 years of momentous dedication to the Asian American Community. 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. Your collective tenacity and dedication raised the bar for high ethical standards in the real estate industry and being a steadfast supporter for the success of the Asian American community.

Congratulations to all of the Chinese Real Estate Association of America's 2024 Board of Directors. I look forward to continuing working closely with the CREAA Board to provide solutions to our statewide housing crisis. I extend my best wishes for the new leadership and continued success ahead in the year of the Dragon.

Warmest Regards,

馮嘉輝市長
Anders Fung
Mayor, City of Millbrae

Member, Board of Supervisors
District 2



City and County of San Francisco

CATHERINE STEFANI

February 23, 2024

Dear Friends,

As a member of the San Francisco Board of Supervisors, I wish to extend my heartfelt congratulations to the incoming Officers and Board of Directors of the Chinese Real Estate Association of America (CREAA). Since its establishment in 1977, CREAA has been a pioneering organization, bringing together dedicated real estate professionals and members of the Chinese American community. Through the efforts of CREAA, initiatives promoting professional development are complemented by the various community improvement projects that are so crucial to the city's long-term success.

As we celebrate this occasion, we commend CREAA for its remarkable accomplishments and contributions to a community that lies at the heart of San Francisco. With your unwavering dedication, we are confident that CREAA will continue its mission of ensuring accessible homeownership and economic mobility for professionals in the years ahead.

Once again, congratulations to the new Officers and Board of Directors. We extend our best wishes for continued success in all your future endeavors.

President: Mandy Choi
President-Elect: Steed Ahn
Chairman of the Board: Ning Ho
Vice President External: Thomas Williams
Vice President Internal: Sammy Seto
Correspondence Secretary: Nicole Lin Allen
Recording Secretary: Edwin Camarao

Treasurer: Kewei Ning
Auditor: John Liang
2024 Board of Directors: Annie Au-Yeung, Eason Xie, Eric Lau, Eric Shun, Eva Hu, Eve Hsiang, Gavin Chak, Kenneth Dare, Kristy Chan, Lizzie Dombrowski, Martin Kirkwood, Raymond Garcia, and Rebecca White

Sincerely,

A handwritten signature in blue ink, appearing to read "Catherine Stefani".

Catherine Stefani
Supervisor, District 2



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

February 23rd, 2024

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) 47th Annual Installation Gala. I've always had a lot of fun at CREAA banquets, and this year even more so as the 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 look forward to continuing working with CREAA in my aim 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.

Sincerely,



Joel P. Engardio
District 4 Supervisor, San Francisco
舊金山第四區（日落區）市參事股嘉立 謹啟

**City and County
of San Francisco**



**Board of Supervisors,
District 6**

MATT DORSEY

麥德誠

**Chinese Real Estate Association of America
47th Annual Installation Gala**

It is an honor and pleasure to welcome you to the 47th Annual Installation Ceremony for the Chinese Real Estate Association of America (CREAA).

Homeownership provides such an incredible opportunity for intergenerational wealth and economic mobility, and CREAA has been at the forefront of this. Through networking opportunities, collective action, resources, and professional development, you have made such a positive impact on Chinese Americans and San Franciscans.

Congratulations to the new members on the Board of Directors and thank you to the outgoing members for your willingness to serve the community. Your service is greatly appreciated.

Thank you to all of the individuals who made this event possible, and thank you for all you do to support homeownership opportunities in San Francisco.

Sincerely,



A handwritten signature in blue ink, appearing to read "Matt Dorsey".

Matt Dorsey
District 6
San Francisco Board of Supervisors

Member, Board of Supervisors
District 7



City and County of San Francisco

MYRNAMELGAR
梅義加
三藩市第七區市參事

**WELCOME TO THE
CHINESE REAL ESTATE ASSOCIATION OF AMERICA
47th ANNUAL INSTALLATION GALA**

February 23, 2024

Dear Friends and Community Members,

It is with great pleasure to welcome you to Chinese Real Estate Association of America (CREAA)'s 47th Annual Installation Gala and to extend my congratulations to the incoming Board of Directors.

CREAA, since its founding in 1977, has been an invaluable resource as a network for real estate professionals providing education, professional development, and advocacy. We commend CREAA's dedication to promoting access to homeownership and educating homeowners about best practices. Homeownership is one of the few ways families can ensure intergenerational economic stability, particularly for those that have been historically disenfranchised or excluded. We are grateful for CREAA's commitment to strengthening our community through service and philanthropy.



Thank you to the officers, Board of Directors, members, and volunteers for making tonight's celebration possible. I wish you great success and prosperity for many years to come.

Sincerely,

A handwritten signature in blue ink, appearing to read "Myrna Melgar".

Supervisor Myrna Melgar
Board of Supervisors
District 7



Member, Board of Supervisors
District 8

City and County of San Francisco

RAFAEL MANDELMAN

February 23, 2024

Dear Friends,

It is an honor to welcome you to the 47th Annual Installation Gala for the Chinese Real Estate Association of America.

Since 1977, CREAA has played an active role in the San Francisco real estate market by promoting property ownership, advocating for the needs of residents, and strengthening economic opportunities for the Asian American 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 of your members a happy and prosperous Year of the Dragon. Thank you for your efforts to expand homeownership opportunities in San Francisco.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Mandelman".

Rafael Mandelman
Member, San Francisco Board of Supervisors



Member, Board of Supervisors
District 11



City and County of San Francisco

AHSHA SAFAI
安世輝

February 23, 2024

Mandy Choi
2024-2025 President, Chinese Real Estate Association of America
945 Taraval Street, #328
San Francisco, CA 94116

Dear Ms. Choi,

It is my immense honor to congratulate the **Chinese Real Estate Association of America (CREAA)** on the occasion of the installation of your 2024-2025 Officers and Board of Directors.

Founded in 1977, **CREAA** has served an important role in educating and advocating for property and tenant rights. My sincere congratulations to the following Officers and Board of Directors who will be installed.

President:	Mandy Choi
President Elect:	Steed Ahn
Chairman of the Board:	Ning Ho
Vice President External:	Thomas Williams
Vice President Internal:	Sammy Seto
Correspondence Secretary:	Nicole Lin Allen
Recording Secretary:	Edwin Camarao
Treasurer:	Kewei Ning
Auditor:	John Liang

2024-2025 Board of Directors:

Annie Au-Yeung	Eason Xie	Eric Lau	Eric Shum
Eva He	Eve Hsiang	Gavin Chak	Kenneth Dare
Kristy Chan	Lizzie Dombrowski	Martin Kirkwood	Raymond Garcia
Rebecca White			

Congratulations again to the new officers and Board of Directors.

Sincerely,

A handwritten signature in blue ink, reading "Ahsha Safai".

Ahsha Safai
District 11 Supervisor
San Francisco Board of Supervisors





**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, 2024

Ref: 2024 - 010

Dear Friends,

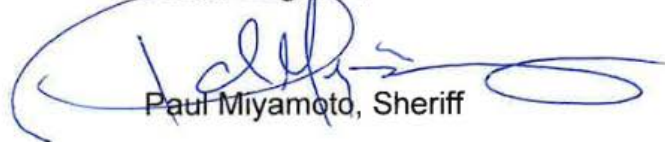
Greetings and warm wishes from the San Francisco Sheriff's Office for a healthy and prosperous Year of the Dragon! On behalf of the Office of the Sheriff for the City and County of San Francisco, I wish to congratulate you once again on the Chinese Real Estate Association of America's Installation Gala.

In 2023, our communities continued to transition out of the pandemic and got back to business. 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. Your contributions will help us in 2024 and continue to be transformational, 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!



Warm Regards,



Paul Miyamoto, Sheriff

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



CALIFORNIA ASSOCIATION OF REALTORS®

February 23, 2024

Dear CREAA Members,

Welcome to the Chinese Real Estate Association of America's (CREAA) 2024 Installation Gala.

2024 OFFICERS

MELANIE BARKER
President

HEATHER OZUR
President-Elect

MARK PETERSON
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 manner in which they deserve, such as in their own language or customs.

REALTORS® have also become more ethnically diverse, with Asian Pacific Islanders making up more than 11 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,

Melanie Barker
President
CALIFORNIA ASSOCIATION OF REALTORS®



REALTOR® is a federally registered collective membership mark which identifies a real estate professional who is a Member of the NATIONAL ASSOCIATION OF REALTORS® and subscribes to its strict Code of Ethics.



Executive Office 525 South Virgil Ave. Los Angeles, CA 90020 | Tel (213) 739-8200 | Fax (213) 480-7724 | car.org
Legislative Office 915 L Street, Suite 1460 Sacramento, CA 95814 | Tel (916) 492-5200

CREAA BYLAWS

creaausa.org



ARTICLE III - GENERAL PURPOSES AND OBJECTIVES

SECTION 1. The purpose for which the organization is formed are:

- A. To foster and provide an opportunity for good fellowship among our members**
- B. To unite real estate licensees and other individuals concerned with the Chinese Real Estate Community, for exerting beneficial influence upon the profession and related interest.**
- C. To initiate useful programs that may benefit our members**
- 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**

CREAA 2024

OFFICERS OF YEAR 2024

PRESIDENT:
PRESIDENT ELECT:
VICE PRESIDENT (EXTERNAL AFFAIRS):
VICE PRESIDENT (INTERNAL AFFAIRS):
RECORDING SECRETARY:
CORRESPONDENCE SECRETARY:
TREASURER:
AUDITOR:

MANDY CHOI
STEED AHN
THOMAS WILLIAMS
SAMMY SETO
EDWIN CAMARAO
NICOLE LIN ALLEN
KEWEI NING
JOHN LIANG



BOARD OF DIRECTORS 2024

CHAIRPERSON OF THE BOARD: NING HO

ANNIE AU-YEUNG
EASON XIE
ERIC LAU
ERIC SHUM
EVA HE
EVE HSIANG

KENNETH DARE
GAVIN CHAK
KRISTY CHAN
LIZZIE DOMBROWSKI
MARTIN KIRKWOOD
RAYMOND GARCIA
REBECCA WHITE

PAST PRESIDENT COUNCIL 2024

YVONNE LEE
GREGORY LI
MARKS LAM
JOHN WONG
LILY DAO
ALICE LAM
TINA CEN-CAMARAO
ALBERT TAM

FANNY CHU
AMY KONG
TINA WONG
JANICE LEE
VICTORIA LAM
GOGO WU



2024 LEADERSHIP TEAM OFFICERS



STEED AHN
PRESIDENT-ELECT



MANDY CHOI
PRESIDENT



NING HO
CHAIRPERSON



THOMAS WILLIAMS
VICE PRESIDENT (EXTERNAL)



SAMMY SETO
VICE PRESIDENT (INTERNAL)



EDWIN CAMARAO
RECORDING SECRETARY



NICOLE LIN ALLEN
CORRESPONDENCE SECRETARY



KEWEI NING
TREASURER



JOHN LIANG
AUDITOR

2024 LEADERSHIP TEAM
BOARD OF DIRECTORS



ANNIE AU-YEUNG



EASON XIE



ERIC LAU



ERIC SHUM



EVA HE



EVE HSIANG



KENNETH DARE



GAVIN CHAK



KRISTY CHAN



LIZZIE DOMBROWSKI



MARTIN KIRKWOOD



RAYMOND GARCIA



REBECCA WHITE

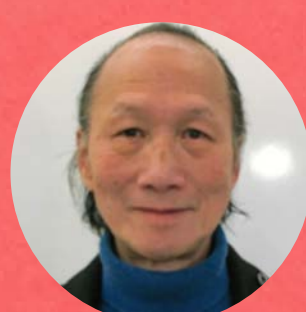
2024 LEADERSHIP TEAM PAST PRESIDENT COUNCIL



YVONNE LEE
1987 & 1988 President



GREGORY LI
1991 & 1992 President



MARKS LAM
1993 & 1994 President



JOHN WONG
1995 & 1996 President



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2000 JESSE LING*

2001 & 2002 RODDY CHEUNG

2003 ALICE LAM

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2018 JANICE LEE

2019 DANNY LIU

2020 VICTORIA LAM

2021 GOGO WU

2022 TINA CEN-CAMARAO

2023 NING HO

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SOPHIE LAU

JEFFREY LAU

GEORGE JU*

CHEE YEE

CHARLIE LUM

JOHNNY SZETO

*Deceased



2024 EVENT CALENDAR

FEBRUARY -- INSTALLATION GALA

MARCH -- TOP PRODUCER PANEL MIXER

APRIL -- COMMUNITY SERVICE

MAY -- MIXER

JUNE -- ANNUAL HOMEOWNER'S EXPO

JULY -- ANNUAL SUMMER BBQ & PICNIC

AUGUST -- EDUCATIONAL SEMINAR WITH GOV HUTCHINSON

SEPTEMBER -- TECH EXPO

OCTOBER -- WINTER RECEPTION

-- HALLOWEEN PARTY

NOVEMBER -- EDUCATIONAL EVENT

DECEMBER -- EDUCATIONAL MIXER & HOLIDAY PARTY

All dates and topics are subject to change with further notice to members





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NMLS 1770686

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wei.zhang2@usbank.com

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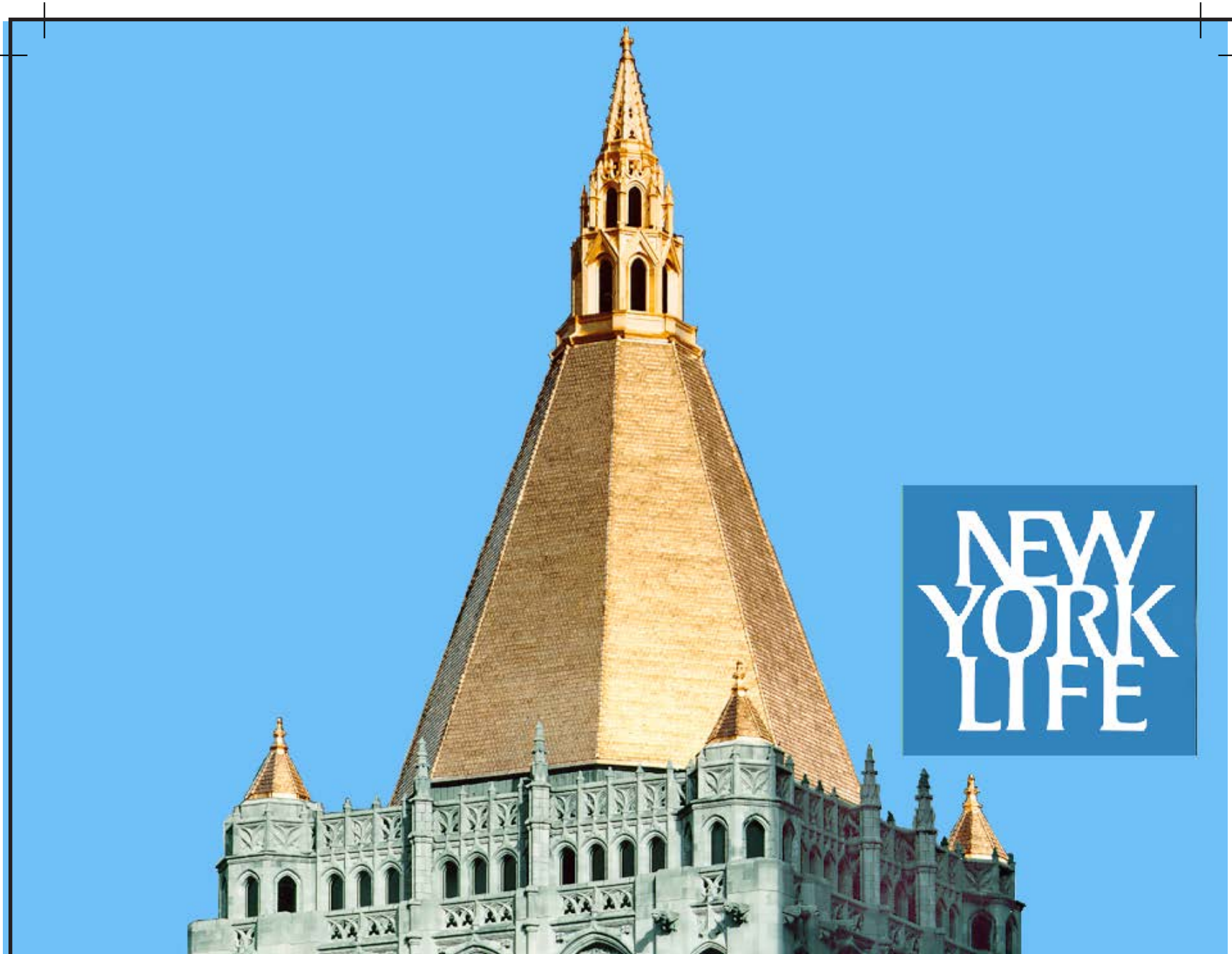
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- Bank statement - 1st page only**
- Available for primary residence, second home, and investment properties
- Loan amounts up to \$4 million
- 15% down payment for purchase/refinance***
- 75% of property value for cash-out
- Up to 80% LTV for Investor Occupancy
- Cash in-hand up to \$2 million
- Asset seasoning: 1 month
- Rental income allowed as additional income source
- Short-term rental income permitted
- Interest-only payments available****
- Minimum FICO 620

*Available on Bank Statement and W-2 programs only.

**Also required - LTV, acceptable collateral, credit report and page 1 of most recent 12 months.

***15% of the total loan amount, in cash, due at loan closing.

****Interest-only transactions are permitted on Investment properties only; not permitted on cash-out loan purpose.

****LTVs ≥ 60%

INVESTOR

- DSCR ≥ 100% or DSCR ≥ 75% - < 100%
- Short-term rentals permitted
- Non-warrantable condos permitted
- Vest in LLC
- LTV up to 80% for purchase
- 70% of property value for cash-out
- Asset seasoning 30 days (no gifts)
- Loan amounts up to \$2 million
- Minimum FICO 660
- No IO Cash Out (not available in Texas)
- Foreclosure/short sale/deed-in-lieu seasoning: 36 months
- Bankruptcy seasoning: 24 months

PRIME PLUS

- Available for primary residence, second home, and investment properties
- Purchase / refinance / cash-out
- Vest in LLC
- Loan amounts up to \$4 million
- Minimum FICO 660
- Condos and other properties permitted (warrantable condos only)
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- Reserves from 6 months on loan amounts up to \$2 million
- Interest-only option (not available in Texas)

BRIDGE LOAN

- Investment properties only
- One year and three-year, interest-only options
- LTV up to 75%
- No prepayment penalty
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- Minimum FICO 660
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Let's talk! Contact me today.



JOHN LIANG

Sr. Loan Officer | NMLS #1368790

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E: jliang@changemtg.com

W: [ChangeMTG.com/advisors/jliang](https://www.ChangeMTG.com/advisors/jliang)

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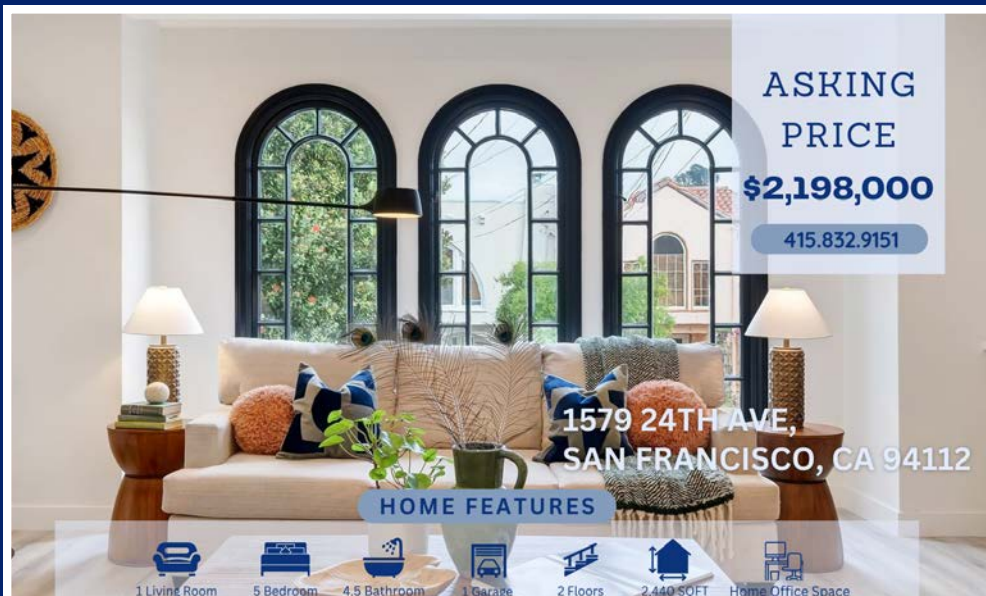
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HOME FEATURES

- Boat activities
- 4 Bedroom
- 3 Bathroom
- 2 Garage
- 1 Floor
- 2,560 SQFT
- Fireplace



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Broker Associate
2020 CREA President
C: (650) 455 - 8878
E: VictoriaHomeSmart@gmail.com



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HOME FEATURES

- 1 Living Room
- 5 Bedroom
- 4.5 Bathroom
- 1 Garage
- 2 Floors
- 2,440 SQFT
- Home Office Space



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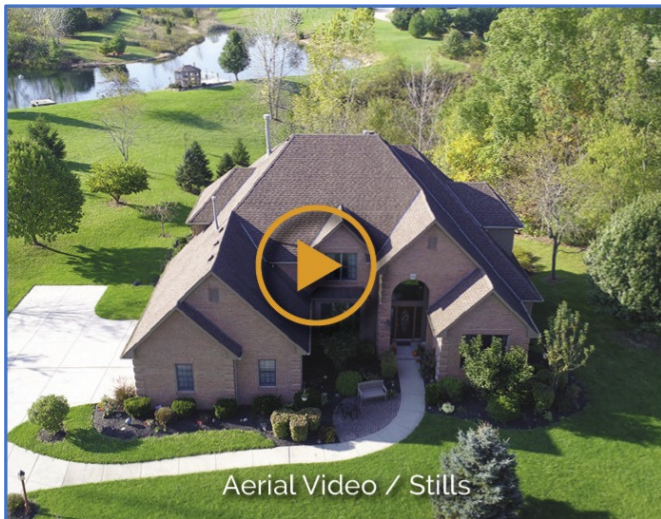
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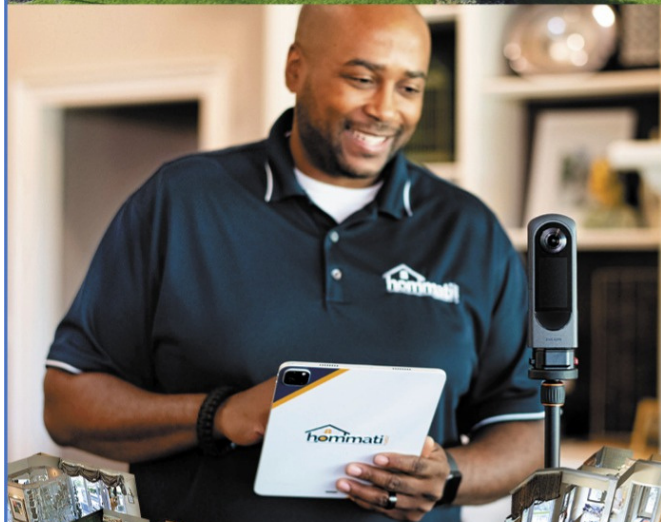
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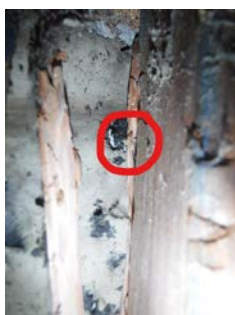
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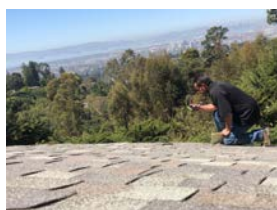


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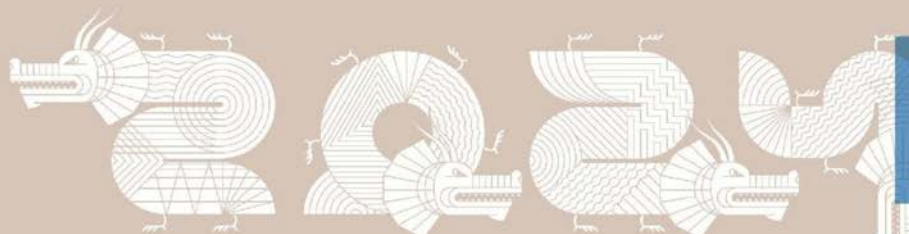
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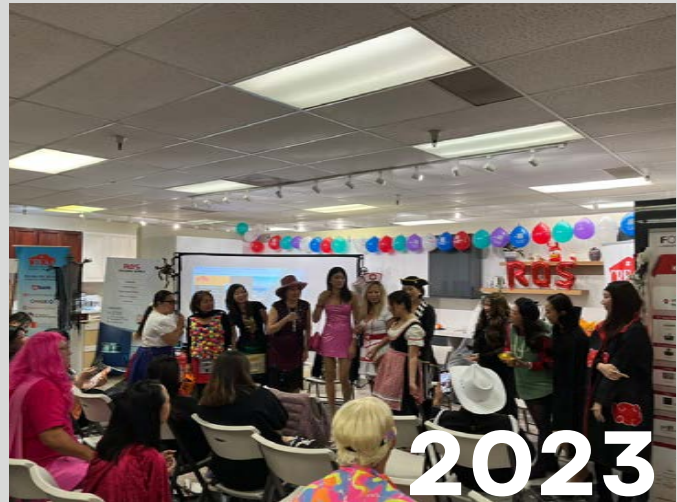
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CCD Law Group - <https://www.ccdlaws.com/>