

SOMOS

nahrep

2024 EDITION

A GUIDE TO
**BUILDING
WEALTH:**
ONE HOUSE AT A TIME

**ANGEL INVESTING,
PRIVATE EQUITY,
OR VENTURE CAPITAL**

**CRIBS &
RIDES**

**AVANCE
GLOBAL:
A NEW ERA**

*The Latino
BRAND*



Nely Galán

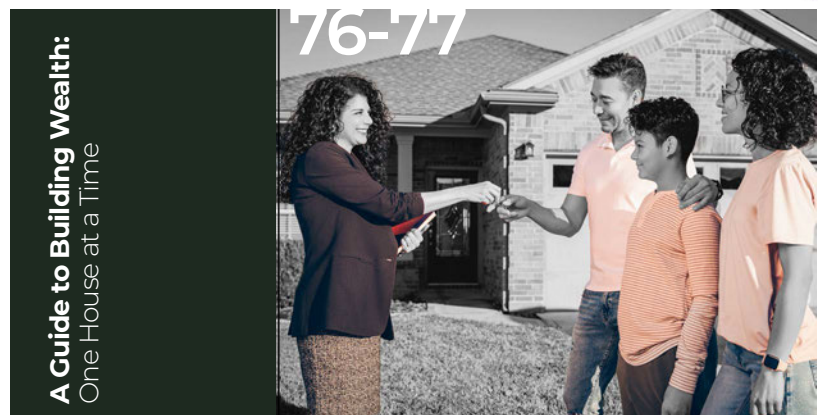
Jason & Aleena
Madiedo



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CONTRIBUTORS



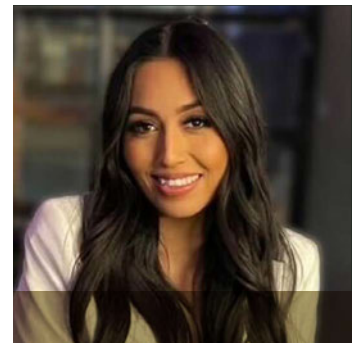
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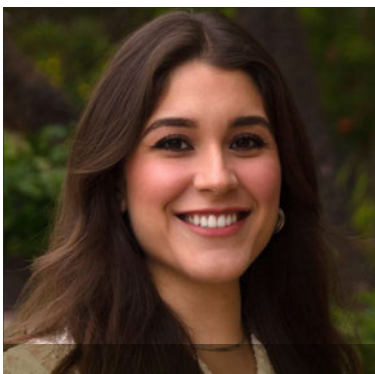
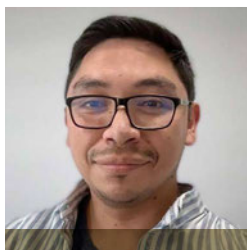
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In its annual
edition, we
are proud to
release
**the 2024
SOMOS
NAHREP**
annual report
and magazine.

SOMOS

Available
in Print &
Online



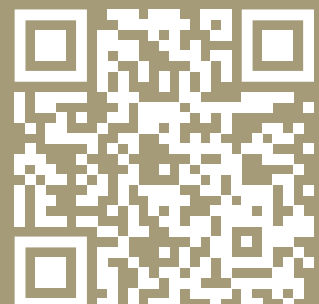
Never miss an Issue!

- Get your virtual copy before everyone else - an exclusive look into the world of NAHREP
- Meet our Board of Directors, Corporate Board of Governors, partners, and corporate members, as well as our executive leadership, staff, regional board, NAC regionals, chapter coaches, and chapter presidents.

Keep up with our programs including the Top 250 Awards, NAHREP Alumni, National Advocacy Committee, and more.

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room for la abuela.”

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ABOUT NAHREP

where **business** and **"cultura"** intersect

Nosotros somos the National Association of Hispanic Real Estate Professionals®. We are The Voice for Hispanic Real Estate® and proud champions of homeownership for the Hispanic community.

Homeownership is the symbol of the American Dream, the cornerstone of wealth creation and a stabilizing force for working families. Our role as trusted advisors and passionate advocates is to help more Hispanic families achieve the American Dream in a sustainable way that empowers them for generations to come.



MISSION STATEMENT

NAHREP is a purpose-driven organization that is propelled by a passionate combination of entrepreneurial spirit, cultural heritage and the advocacy of its members. Our mission is to advance sustainable Hispanic homeownership. NAHREP accomplishes its mission by:

- Educating and empowering the real estate professionals who serve Hispanic homebuyers & sellers
- Advocating for public policy that supports the trade association's mission
- Facilitating relationships among industry stakeholders, real estate practitioners and other housing industry professionals

2024 Membership Numbers & Events Check-up

- % of new members in 2024: **40%**
- % of new Platinum memberships in 2024: **9%**
- % of members from the year prior that renewed their memberships: **17%**
- Over **100** local chapters with over **294** local chapter events announced throughout 2024
- **6** Regional events
- **2** National events



Opening the doors to more buyers

More than low down payment financing, it's making home possible

More than jumbo financing, it's owning that sanctuary

More than a VA loan, it's lending support to those who serve

More than financing a newly built home, it's framing out the future

More than a condo loan, it's making it home sooner

More for eligible buyers, it's exclusive home financing benefits

Wells Fargo has expanded its products, programs, and services through its Homebuyer AccessSM Grant¹ and Dream. Plan. HomeSM

Wells Fargo proudly supports organizations like NAHREP that are doing more for the Hispanic and Latino community

1. The Homebuyer AccessSM grant may help customers purchase a home by providing a \$10,000 grant for a down payment, subject to eligibility requirements. Grant funds cannot be used in connection with the financing of a Wells Fargo real estate owned (REO) property purchase. Repayment is not required for the grant. To use the grant, the full \$10,000 must be applied toward the down payment. We cannot apply less than the full amount. The down payment grant is available in certain areas. Eligibility for grant money will not be confirmed until underwriting is complete.

**Eligibility requirements:**

Loan type: The grant may be used with a Wells Fargo fixed-rate conventional loan only. Loan types, such as non-conforming loans, government loans, and conventional adjustable-rate mortgages, are not eligible.

Income: The total qualifying income of all borrowers must be less than or equal to 120% of the area median income in the county where the subject property is located.

Location: The borrower's verified current permanent residential address must be located in an eligible area or the subject property the borrower is purchasing must be located in an eligible area.

Occupancy: The borrower must occupy the subject property they are purchasing as their primary residence.

Contact a home mortgage consultant to discuss eligibility requirements.

Possible tax implications:

If the customer chooses to accept the grant, the funds received may be considered additional taxable income and will be reported on Form 1099-MISC for the primary borrower (the first person listed on the loan) on the application. This means the borrower may owe taxes on that additional income. The grant funds received may also affect any eligibility for income-based assistance, such as government programs like student loan payment relief or other government payments that may be based on income. Before accepting this grant, please have the customer speak with their tax advisor to understand if their taxes may be affected by this grant.

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The NAHREP TIMELINE:

A Story of Vision and Advocacy

First National Convention



The inaugural convention in San Diego hosted 700 attendees from almost 10 U.S. chapters.

Blueprint for the American Dream Initiative



Invitation from the White House to increase minority homeownership.

2000

2002

2000

NAHREP Founded



NAHREP, founded by Gary Acosta and Ernie Reyes in San Diego, California, aims to unite the industry around the growing Latino market.

2001

First Local Chapter



First local chapter is founded in Las Vegas, Nevada by Felix DeHerrera.

2003

First Housing Policy



The Future of NAHREP

Over the Years & Future Outlook

In 2000, Gary Acosta and Ernie Reyes founded the National Association of Hispanic Real Estate Professionals (NAHREP), beginning a transformative journey. With a vision to empower small business professionals, the organization grew into a strong network offering information, mentorship, and access to capital, all essential for business growth.

The 2008 real estate crisis tested the community's resilience and became a turning point. It led to the creation of the Hispanic Wealth Project in 2014, highlighting the importance of building Hispanic household wealth for long-term prosperity.

As the organization continues to release insightful reports and drive meaningful initiatives, Co-Founder & CEO, Gary Acosta emphasizes its larger mission promoting homeownership as the key to entering the middle class and fostering investments and entrepreneurship as pathways to prosperity for the Latino community. NAHREP's future is rooted in strategic action and a commitment to transforming Latino lives.

As of 2024, NAHREP's story is one of remarkable growth. From Felix DeHerrera establishing the first local chapter in Las Vegas to the organization hosting over 8,000 attendees at national events, its journey has been extraordinary.

Milestones such as the launch of the Top 250 Latino Agents and Mortgage Originators Awards and partnerships with AVANCE Global have solidified NAHREP as a powerful advocate for sustainable Hispanic homeownership and generational wealth. From moving its headquarters to adapting to virtual formats during the challenges of 2020, the organization's history reflects its resilience and ability to evolve. This timeline is more than just a collection of events. It is a celebration of dreams realized, obstacles overcome, and a commitment to making a lasting impact on the Latino community.



10,000 Members



Membership hits 10,000 active members chapters.



RELOCATION: SAN DIEGO



Relocates back to San Diego, California as part of a restructuring of the organization during the housing crisis.

First Housing Policy Conference is held in Washington, DC with keynote by HUD Secretary Mel Martinez.

PRESIDENT BILL CLINTON



Bill Clinton's keynote at the National Convention heralds a strong growth period.

2012

2012

TOP 250

The launch of the **Top 250** Latino Agents Award, **NAHREP's** most recognized asset.



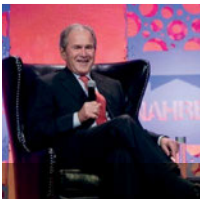
HISPANIC WEALTH PROJECT



NAHREP launches **HWP** to triple Hispanic household wealth by 2024.

2014

2017



PRESIDENT GEORGE W. BUSH

President George W. Bush and Gary Acosta discuss immigration reform and the housing crisis.



2017

SOMOS MAGAZINE



The inaugural **SOMOS NAHREP** magazine debuts at the National Convention.

NEW ERA



NAHREP's explosive growth leads to 80 chapters, rebranding, new office space, and a new alumni program.

2019

20 YEARS!

NAHREP celebrates its 20th anniversary by introducing a series of virtual events.

REGIONAL STRATEGY



NAHREP divides U.S. into six regions, creating sponsorship and collaboration opportunities for targeted outreach to Latino homeowners.



2021



PRESIDENT BARACK OBAMA

President Obama joins the 2022 NAHREP at L'ATTITUDE Conference. 8,000 attendees.



AVANCE SPORTS



Launched in 2024 with a mission to advance the success and economic mobility of Latinos in the sports industry.



2022

2024

Morgan Stanley



Experience outweighs uncertainty.

With recent events, an emphasis on managing risk is even more important as investors look for informed strategies to help them protect their wealth.

At Morgan Stanley, we have the experience, knowledge and resources to help you manage risk, to recognize how it could affect your portfolio, and to work toward minimizing its impact.

Meet with me to learn more and get personalized advice you need in an uncertain world.



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Morgan Stanley recommends that investors independently evaluate particular investments and strategies, and encourages investors to seek the advice of a Financial Advisor. The appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives.

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Contigo, All The Way Home

By Cerita Battles, Head of Community and Affordable Lending, JPMorganChase

At Chase, we're passionate about making homeownership a reality for minority customers and communities across the entire income spectrum. Our mission goes beyond just helping people buy homes; we aim to provide the tools and resources that ensure long-term, sustainable homeownership. In fact, last year, we launched "All the Way Home," a campaign inspired by our business's core values and our Lending Advisors' commitment. It highlights the many ways we support our customers on their journeys home and beyond.

So, here's how we make it all happen:

1. Empowering homebuyers with knowledge from the get-go: When it comes to buying a home, knowledge is power—and it can save you money in the long run. That's why we offer a treasure trove of educational resources for new and experienced buyers looking to learn more about the homebuying process and more, whether in-person or on the go.

Our dedicated Home Lending Advisors and Community Home Lending Advisors are available to lead and participate in homebuying workshops and panels (in English and Spanish), offering valuable insights and guidance along the way. On the other hand, those seeking to learn at their own pace can equally benefit from online resources like our Homebuyer Education Center and the Beginner to Buyer Podcast, which is also available in Spanish and can be accessed through www.Chase.com/casa.

2. Expanding access to credit with products and programs: I always like to tell people that Chase is open for business. We offer an array of products and programs ranging from government loans like FHA and VA to conventional loans and jumbo loans. And we don't stop there. We've also developed proprietary products and programs like the \$2,000 VA Purchase Closing Cost benefit (see full information and disclosures at www.Chase.com/va-loan), the 3% down DreaMaker mortgage and the Special Purpose Credit Program customers have come to know as the Chase Homebuyer Grant.

In 2024, we increased the Chase Homebuyer Grant from \$5,000 to \$7,500 in 8,500 communities nationwide, including majority-Hispanic communities. In addition to the grant increase, we also removed the income requirement for the Chase DreaMaker mortgage in

communities where the \$5,000 or \$7,500 Homebuyer Grant is available—benefitting more than 15,000 communities, including—once again—majority-Hispanic communities. That means even more homebuyers may now also benefit from the low down payment program, which also offers flexible credit guidelines. See full information and disclosures about these offerings at www.Chase.com/afford.

3. Leveraging our digital capabilities and platforms to ease the homebuying process: You've heard me discuss the importance of being present in the communities we seek to serve. And that also extends—especially in today's increasingly digital world—to our online presence.

From the convenience of the www.Chase.com/afford site, prospective buyers can leverage the Chase Homebuyer Assistance Finder to identify homebuyer grants and programs they may qualify for. Buyers and sellers looking for a real estate agent can look to the Chase Agent Express platform to find one—and they may even receive up to \$5,000 from HomeStory for doing so. See eligibility criteria and disclosures at www.Chaseagentexpress.com.

Meanwhile, our Chase MyHome platform continues to be a popular tool for those looking to find all things home in one place. The award-winning platform lets users look for properties, apply for and obtain a mortgage, manage their Chase mortgage loan, explore equity insights, and much more.

While we recognize there's more work to be done, we are proud of the resources we offer today to help our customers achieve and maintain homeownership in the long term. We are open for business, so let us be the ones to take you and your clients all the way home.



Image of Cerita Battles

¹ All home lending products except IRRRL (Interest Rate Reduction Refinance Loan) are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states for all amounts. Other restrictions and limitations apply.

² Chase Agent Express is offered by JPMorgan Chase Bank, N.A. (Chase) and HomeStory Real Estate Services, a licensed real estate broker. HomeStory Real Estate Services is not affiliated with Chase, and Chase is not responsible for the real estate services and rewards program provided by HomeStory Real Estate Services. Obtaining a mortgage from Chase is optional and not required to participate. The borrower may arrange for financing with any lender. See additional disclosures at www.Chaseagentexpress.com.





Chase Homebuyer GrantSM

Helping make homeownership easier with up to \$7,500 for eligible homebuyers

We want every homebuyer to have a great mortgage experience. In addition to one-on-one service and dedicated support, we offer several advantages, including our exclusive Chase Homebuyer Grant.¹

This grant, offered only through Chase, can help your buyers save money at closing. In select areas across the country, it provides up to \$7,500 to be used on a new home purchase. To qualify, the home must be the buyer's primary residence.

For more information, visit chase.com/AdvancingHomeownership



How the Chase Homebuyer Grant works:

- Grant funds are first applied to lower the interest rate
- Funds are then applied to Chase fees or other fees
- Remaining funds can be applied toward the down payment on applicable loans

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¹ The Chase Homebuyer Grant is available on primary-residence purchases only. Customer may be eligible for the \$2,500 or \$5,000 or \$7,500 savings when applying for a DreamMakerSM, Standard Agency, FHA and VA home purchase mortgage loan product and where applicable census tract requirements are met. Income limits and homebuyer education may apply on a DreamMaker mortgage.

The Chase Homebuyer Grant funds will be applied at purchase loan closing first to points on the loan, if any, then to Chase fees, then to non-Chase fees or down payment. Grant funds may not be used for the down payment on an FHA purchase loan.

The Homebuyer Grant may be considered miscellaneous income and may be reportable on Form 1099-MISC (Miscellaneous Information) or Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) to the customer and the IRS, for the year in which they are awarded. We encourage customers to consult with a personal tax advisor for questions about the impact to personal income tax returns.

All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change without notice.

Not all products are available in all states or for all amounts. Other restrictions and limitations apply.

QR code is available for select mobile devices. Message and data rates may apply from your service provider.



Home lending products provided by JPMorgan Chase Bank, N.A. Member FDIC
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2024

Year in Review

In 2024, NAHREP marked a year of growth, advocacy, and cultural celebration, continuing its mission to empower the Latino community in the real estate industry. The year began with nominations for the highly anticipated Top 250 Latino Agents and Mortgage Originators Awards, honoring top-performing individuals of Hispanic and Latino heritage and setting the stage for excellence within the community.

NAHREP's Regional Connect events blended networking with culture, offering unforgettable experiences. The Northeast Regional Connect, held during New York Fashion Week, brought together fashion, business, and cultural discussions with industry giants like Monique Manso, Rodner Figueroa, and Maria Francisca 'Kika' Rocha. A performance by Luis Damon showcased the seamless intersection of networking and culture.

The 2023 State of Hispanic Homeownership Report revealed Hispanic homeownership's ninth consecutive year of growth. At the NAR Policy Forum in Washington, D.C., NAHREP CEO Gary Acosta emphasized the critical role of Hispanics in the nation's housing market, resonating with policymakers and industry leaders.

A major highlight was the premiere of 'Leading Up to 44', an original short film showcasing NAHREP's journey and featuring a historic interview with President Barack Obama. This moment underscored NAHREP's leadership and its connections with influential figures.

The launch of the 2023 SOMOS NAHREP Magazine and Annual Report celebrated influential Latino leaders, including Nuria Rivera, Nora Aguirre, Oralia

Herrera, and Maria Barrios. It also featured thought-provoking conversations with icons like Fat Joe and Alan Ket, spotlighting the fusion of culture, business, and artistry.

NAHREP expanded its advocacy efforts with symbolic moments like Gary Acosta ringing the NASDAQ closing bell on Cinco de Mayo, reaffirming the organization's representation in major economic spaces. National President Nora Aguirre represented NAHREP at the White House Cinco de Mayo Reception, connecting with national leaders and reinforcing the importance of Latino leadership.

Throughout the year, NAHREP pursued growth and innovation. The National Hispanic Construction Alliance (NHCA) launched its first chapter in Los Angeles, featuring keynote speeches from leaders like Mark Madrid of the U.S. Small Business Administration. A milestone was the launch of AVANCE Sports during the NBA Summer League, led by Gary Acosta, to empower Latino professionals in the sports industry. Additionally, the Top Latino-Owned Business List recognized entrepreneurs' critical contributions to real estate.

The Housing Hub Blog provided timely resources on topics like the FHA's 203(k) Program, demonstrating NAHREP's dedication to housing advocacy. Monthly posts offered actionable insights to improve access to homeownership.

As the year concluded, NAHREP prepared for NAHREP at L'ATTITUDE 2024, featuring speakers like Tony Robbins, Nely Galán, and Andy Garcia. This event, along with initiatives like the upcoming 2024 State of Hispanic Wealth Report, underscored NAHREP's commitment to advancing Hispanic wealth and homeownership.

From groundbreaking events to influential podcasts, 2024 reaffirmed NAHREP's mission: to empower Latino professionals, close the wealth gap, and celebrate the invaluable contributions of the Hispanic community across the nation.





THIS AD
WON'T END
DISCRIMINATION
IN REAL ESTATE.

PEOPLE WILL

If recent events have taught us anything, it's this: we have more work to do. Racism is real, tragically so. Discrimination, in all its forms, still casts a long shadow in this country, and too many are being denied the opportunities that all Americans deserve. Our commitment to the diverse communities we serve starts with a Code of Ethics. Our code sets a higher standard for fairness in housing than any federal law, it's backed by a culture of member accountability, and it extends to our work on Capitol Hill, where we continue to advocate for meaningful change.

At the National Association of REALTORS® we believe that fairness is worth fighting for, and we won't stop until the fight is won. Because that's who we are.

If you experience or witness discrimination in real estate, we urge you to report it.

Visit hud.gov/fairhousing to file a complaint with the Department of Housing and Urban Development.



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Mi casa es
su Casa

At Alterra, we don't just open doors-we open possibilities.
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EEP Info



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President's Message

Dear NAHREP Familia,

Challenging times often present the greatest opportunities for growth and innovation. Our mission at NAHREP to advance sustainable Hispanic homeownership and wealth creation remains at the forefront, but we also see exciting prospects to achieve ambitious goals this year.

Let me start with three areas I have seen as President over the last year that made me especially proud.

1. **NAR settlement participation** – NAHREP involvement in policy discussions has a great impact. Our work is creating a closer bond between our members and policy and industry representatives.
2. **C-suite leans in with NAHREP** – Traveling the country I get to see in real-time the dedication and hard work of our chapters and their involvement with organizations and industry partners. I am encouraged by the inspired and proactive participation of our corporate network, joining boards, helping on committees, and sponsoring chapters.
3. **Avance Global launch** – This groundbreaking platform will include ProXimo which will focus on wealth-building and family succession to inspire and empower Latino business leaders, entrepreneurs, athletes, creators, and entertainers and ensure they leave with actionable strategies to build, preserve, and pass on their wealth.

We're nurturing NAHREP as a next-century wealth creation platform, recognizing the power of communication in shaping our future and leveraging the strength of the NAHREP ecosystem.

We are committed to growing our network to 200 national chapters, ensuring no Latino real estate professional is left behind. This expansion is crucial as we stand at the cusp of monumental changes in the Latino narrative in America.

I encourage you to take full advantage of NAHREP's offerings within our robust ecosystem which include:

1. **Alumni Plus Advisory Board:** Engage with this board for mentorship and guidance. Their experiences can provide invaluable insights for your professional growth. Alumni Plus – veterans who have been with us for 25 years.
2. **National and Regional Partnerships:** Leverage our collaborations with industry leaders to access innovative programs and initiatives that expand opportunities for our members.
3. **Policy Actions:** Stay informed and involved in our advocacy efforts. Your voice matters in shaping national housing policies that affect our community.
4. **Top 250 Awards and Latino:** Owned Business List:



Aspire to be recognized among these elite professionals and businesses. Their success stories can inspire and guide your journey. You deserve to be celebrated. This registry and map of Latino leadership allows you to mastermind your success.

5. **Publications and Research:** Use our data-driven reports, such as the State of Hispanic Wealth Report and the State of Hispanic Homeownership Report, to gain crucial insights into market trends and opportunities. Use these reports and differentiate yourself in a position of strength. Be in the know.
6. **Hispanic Wealth Project (HWP):** Explore opportunities in entrepreneurship and angel investing to diversify your wealth creation strategies. Consumer-facing and central to empowering all of our network.
7. **Avance Global and ProXimo:** Participate in these initiatives to expand your international business relationships and open new markets.

8. **Avance Sports:** Consider how the intersection of sports and real estate can provide new avenues for wealth building.

9. **National Hispanic Contractors Association (NHCA):** Connect with this organization to support and be part of the growth in Hispanic representation across all aspects of the housing industry.

These initiatives are designed to help you, your clients, and your families prosper, even in uncertain times. They provide a wealth of information and opportunities to make you the best in front of clients, politicians, partners, and other NAHREP members. A continuing challenge will be sharing NAHREP resources with every member more effectively. We will communicate better and ensure that all of our resources are available to help you grow. NAHREP will bring the power and excitement of national-level events closer to you by leveraging regional meetings to empower you and bring the leaders and the tools within your reach.

As your President, I urge you to:

1. **Work tirelessly to ensure access to independent representation for homebuyers.**
2. **Advocate for policies that level the playing field for first-time homebuyers.**
3. **Fight to reduce barriers, making homeownership an achievable dream for all.**

Remember, our role extends beyond selling homes. We are guardians of dreams and aspirations, transforming not just houses but entire communities.

I've witnessed firsthand the unwavering dedication of our network in fostering community engagement, social impact, and economic inclusion. This spirit of ownership shapes a brighter future for America, and you are helping bring it to life in real time.

This is the time to show up, work hard, and leverage our network. Together, we can overcome challenges and seize the opportunities that await us. Let's continue demonstrating what is good for Latinos is good for America.

Ownership transforms lives. Own it! Es Tuyo!

Nora Aguirre



2024 NAHREP National President





Where Business Opportunity & Cultura Intersect

Looking for more than a network?

- Professional support and education
- Market intelligence for business growth
- National industry events and relationship building
- Invest in yourself and make a difference
- Engage in a vibrant community
- Enhance your visibility within the industry



Membership Benefits

- Discounted pricing to national, regional and chapter events
- Member-only access to education and business development events
- Access to unique leadership opportunities in real estate
- Enhancement of your professional brand with a renowned organization

Become part of our familia at

nahrep.org/join



WHAT KIND OF VOLUNTEER

SHOULD YOU BE?

How to join the **NAHREP Familia**

START

Been there
done that!

Chapters!

National!

Do you want to focus on
chapters or national?

Been there
done that!

Are you interested in
**national or chapter
involvement?**

Get
involved!

Attend a
**chapter
event**

Attend a
**Regional
Connect
or National
Event**

Absolutely!

Do you want to
attend an **in-person
event**

Not today

Are you interested in **chapter
leadership?**

No

Learn more about our
mission at **NAHREP.org**

Yes

Is NAHREP a
part of your town already

Are you a policy buff or a
wealth building master?

Not yet

Of course!

Policy!

Wealth
building!

Start a
chapter!

Join a **chapter
board!**

Join the **National
Advocacy Committee!**

Become a
Certified Trainer!

Email: newchapters@nahrep.org

nahrep.org/chapters

nahrep.org/chapters

nahrep.org/nahrep10trainer

Looking for even more? Check out **NAHREP's
Regional Strategy** now! nahrep.org/regions

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Fannie Mae®

Building a more diverse mortgage industry together

At Fannie Mae, we are committed to advancing an equitable housing finance system for the diverse renters, homeowners, and communities we serve. We are intentional about measuring and reporting on our results to ensure that we hold ourselves accountable and truly make progress with purpose.

Learn more



IT PAYS TO BE



We invite you to take your **NAHREP membership** to the next level by becoming Platinum. Be a leader in the movement toward a more sustainable future.

As a Platinum Member you can enjoy exclusive benefits that will assist you in developing relationships, while growing your business and career. As the largest minority trade group in the real estate industry, we'll share access to the people, policies, and processes that will give you an edge for the future.

Platinum Membership Benefits

- Universal membership allowing you to attend any NAHREP regional or chapter event at the member price
- Private networking opportunities and admission to private receptions at NAHREP national events
- Access to invitation-only workshops and masterminds (virtual and in-person)
- Access to Leadership Academy: Eligibility to attend NAHREP's exclusive leadership training
- Complimentary access to the NAHREP 10 Certified Trainer online course
- Invite to join NAHREP's Platinum Referral Network
- Discounted pricing to national, regional and chapter events
- Member-only access to education and business development events
- Access to unique leadership opportunities in real estate
- Enhancement of your professional brand with a renowned organization
- Complementary registration for regional connect events

UPGRADE TODAY

nahrep.org/join
platinum@nahrep.org
858-622-9046

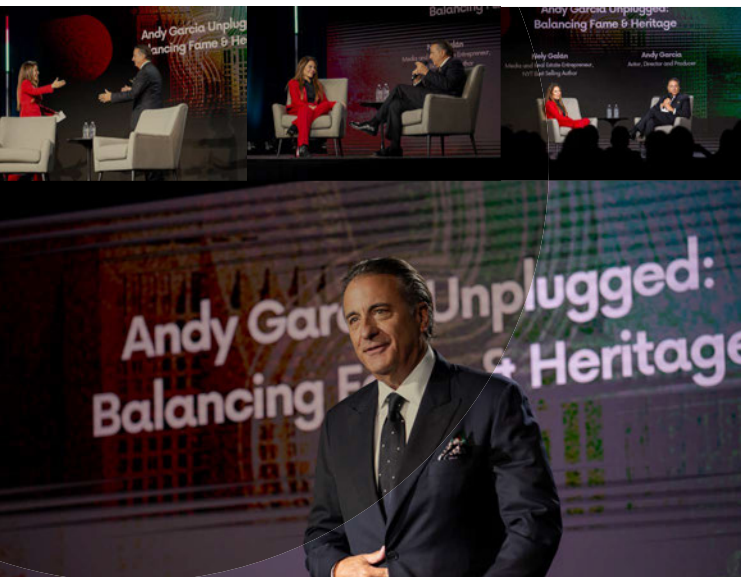
The Best Moments of 2024 National Conferences

Courage in the Face of Adversity: Nando Parrado's Story

Nando Parrado's gripping survival story of the Andes plane crash left the audience in awe, showcasing resilience and hope. His inspiring journey reminded everyone of the power of perseverance against all odds.



Andy Garcia Unplugged: Balancing Fame & Heritage



In a candid conversation, Andy Garcia and Nely Galán explored the actor's Hollywood journey, cultural identity, and the importance of Latino representation. Garcia's take on balancing success with heritage sparked a powerful discussion on authenticity in entertainment.



Tony Robbins Ignites the NAHREP Familia

Tony Robbins delivered an electrifying experience, inspiring attendees to break barriers and reach new heights. With an unmatched energy, his transformational wisdom left a lasting impact on all.

AVANCE Sports Launch: A Game-Changer for Latinos in Sports

2024 marked the launch of AVANCE and a major step in advancing Latino influence in the sports industry. Bringing in necessary insights and influential voices, the organization now sets the stage for lasting change in another key field for Latinos.



Record-Breaking Capitol Hill Advocacy

NAHREP members made history with 284 Capitol Hill visits, meeting 58 congressional offices to advocate for Latino homeownership. This milestone highlighted their growing influence in policy and economic empowerment.



The 2024 State of Hispanic Homeownership Report Unveiled

The release of NAHREP's annual report sparked a vital discussion on Hispanic homeownership trends and challenges, as experts emphasized the need for policies that drive Latino economic mobility.



A Foundation for the Future

Homeownership provides more than just stability — it represents even brighter possibilities for generations to come. Freddie Mac's Wealth Building Toolkit offers a collection of free tools, tips and resources in both English and Spanish, helping real estate professionals support even more families on their journey to homeownership.



Scan here to
learn more



2024 **nahrep** Social Engagement

Impressions

OVER
1.7M

Engagements

OVER
70K

New Followers

OVER
7K

YouTube 1.8K SUBSCRIBERS



Threads 3.6K FOLLOWERS

NAHREP
nahrep



Advancing sustainable Hispanic homeownership with our #nahrepfamilia network of over 40,000 professionals. 🏡

SOCIAL MEDIA FOLLOWERS OVERVIEW



27K
FACEBOOK



17.2K
INSTAGRAM



12.5K
LINKEDIN



6.9K
X



Promote the organization's mission and bring the familia together.

Go above and beyond as a **NAHREP** alumnus

nahrep

ALUMNI



nahrep.org/programs/alumni

PROXIMO

— Presented by —

AVANCE

A new era.

For too long, the Latino community has been excluded from the rooms where big decisions are made—rooms where wealth, innovation, and influence converge. But today, we are witnessing a shift. The rise of **AVANCE Global** marks the beginning of a new era, one where Latinos are not just participating in these conversations but leading them.



Founded by Gary Acosta and Nely Galán, AVANCE Global is more than an initiative—it's a movement. A movement to empower Latino business leaders, entrepreneurs, and creatives to seize opportunities and build a legacy of wealth that transcends generations. It's about creating a global network that doesn't just celebrate Latino excellence but amplifies it on the world stage.



AVANCE Global is a platform designed to foster leadership, wealth-building, and innovation among Latinos in the United States, Latin America, and Spain. Through events like **ProXimo**, AVANCE brings together thought leaders, entrepreneurs, and investors to exchange ideas, create opportunities, and build pathways to success.

At its core, AVANCE is about transformation—transforming how Latinos see themselves and how the world sees us. It's about breaking barriers and redefining what's possible for our community.

AVANCE Global's flagship event, ProXimo, is where this transformation comes to life. Imagine a gathering of the brightest minds in business, culture, and innovation, all working toward a shared goal:

Building wealth and securing a prosperous future for Latinos worldwide.

For Nely Galán, ProXimo is deeply personal. "Gary Acosta, Armando Tam, and I are committed to creating multi-generational wealth for our community," she shares. "We also understand the importance of bringing our children along in this journey and showing them the remarkable hidden figures in our community."

ProXimo is not just an event—it's a launchpad for ideas, partnerships, and movements that have the power to reshape industries and uplift communities.

Event Highlights:

- » Panels featuring industry leaders sharing actionable strategies for wealth-building and family succession.
- » Networking opportunities with entrepreneurs, investors, and creatives from across the globe.
- » Workshops on cutting-edge topics like digital transformation, alternative investments, and creating generational wealth.

"For me, this is a continuation of the work I have been doing with my book **Self Made**, teaching financial literacy," Nely adds. "I know for this team, it is our legacy to continue to elevate and wealth-build for our community, and the fact that I come from a TV background means we will also make the event a little glamorous and a lot of fun for all."

One of AVANCE Global's most significant contributions is its focus on creating a global network. While the Latino community in the United States has made tremendous strides, our potential extends far beyond national borders.



By connecting leaders from Latin America, Spain, and beyond, AVANCE fosters cross-cultural collaboration that opens new doors. Whether it's creating business partnerships in Madrid, investing in startups in Mexico City, or exporting cultural innovations from the Caribbean, the opportunities are limitless.

This global approach is not just about economic growth—it's about creating a shared vision of success that reflects the diversity, resilience, and creativity of our community.

The timing of AVANCE Global's rise is no coincidence. The Latino community is at a tipping point:

Economic Impact

Latinos in the U.S. contribute over \$2.8 trillion to the GDP annually, making us the fifth largest economy in the world if measured as a standalone nation.

Entrepreneurial Growth

Latino-owned businesses are growing at a rate faster than any other demographic.

Cultural Influence

From music and film to fashion and cuisine, Latino culture is shaping global trends in ways that cannot be ignored.

Yet, despite these achievements, Latinos remain underrepresented in leadership roles, boardrooms, and investment circles. AVANCE Global is here to change that by equipping our community with the tools, networks, and confidence to take their rightful place at the table.

At the heart of AVANCE Global is the belief that true leadership begins with economic empowerment. By creating pathways to wealth, AVANCE empowers Latinos to not only thrive but also lead.

The platform emphasizes:

Generational Wealth

Teaching families how to preserve and grow wealth across generations.

Investments

Encouraging Latinos to explore alternative investment opportunities, from real estate to private equity.

Leadership Development

Providing mentorship and training for the next generation of leaders.

Beyond wealth and leadership, AVANCE Global is a cultural movement. It's about celebrating who we are and where we come from. It's about embracing the rich tapestry of Latino identities and showing the world the power of our unity and diversity.

"For me, ProXimo is about legacy-building," Nely explains. "Personally, I hope our kids will all meet each other, and maybe there will be a few marriages and babies coming out of ProXimo."

From the artwork that will be displayed at ProXimo to the stories shared on stage,

AVANCE reminds us that our culture is not just our heritage—it's our strength.

AVANCE Global is not just for the elite or the already successful—it's for anyone ready to take the next step in their journey. Whether you're an entrepreneur looking for mentorship, an investor seeking opportunities, or a creative ready to share your vision with the world, AVANCE has a place for you.

As we enter this new era, the message is clear: The time for Latinos to lead is now. It's time to stop waiting for a seat at the table and start building our own.

Let AVANCE Global be the catalyst for your next chapter. Together, we can redefine what leadership, success, and wealth look like—not just for ourselves but for generations to come.



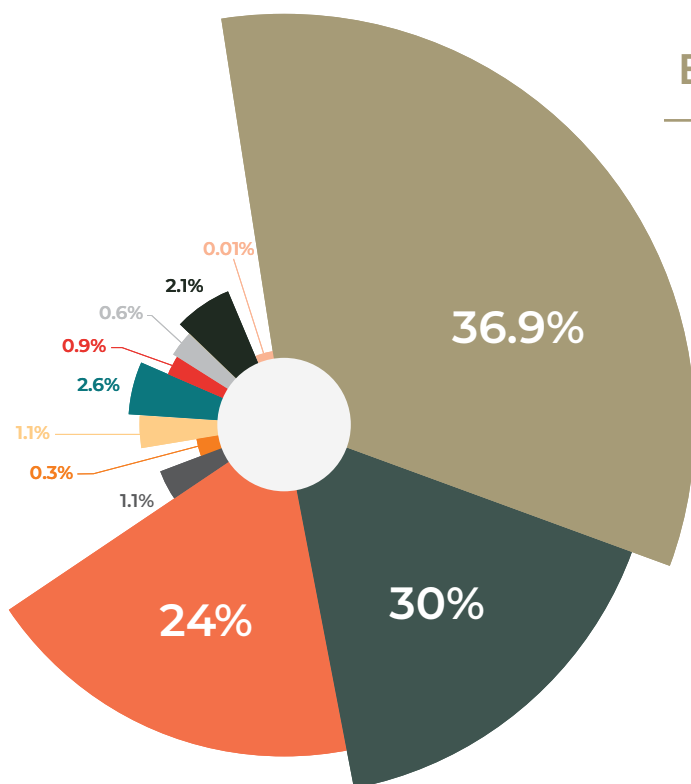
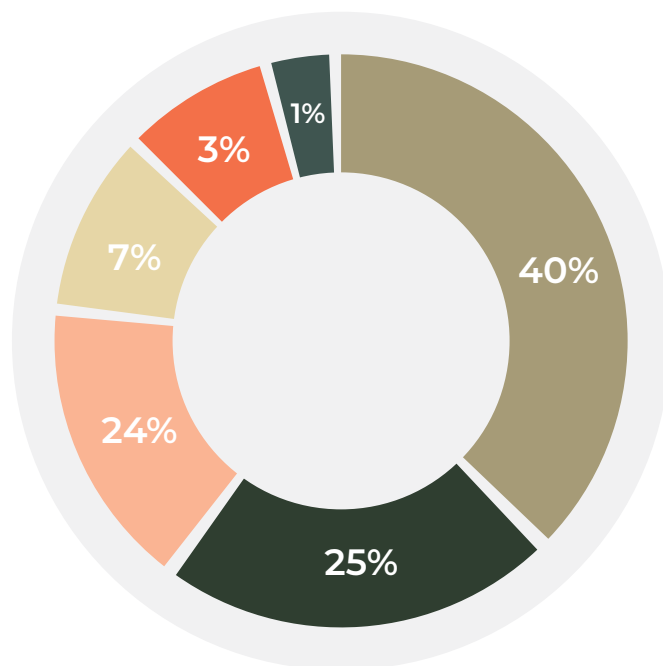
2024 Financial Performance

16.2M REVENUE

15.9M EXPENSES

REVENUE SOURCES (APPROXIMATE)

- Conferences
- Corporate Partnerships
- Chapter Income
- Chapter Earnings to National
- Membership Dues
- Other Revenue



EXPENDITURES (APPROXIMATE)

- Conferences
- Staff and Consultants
- Chapter Expenses
- Rent and Administrative
- Board and CBOG
- Travel
- Technology and Telecomm
- Marketing
- Other
- Legal and Accounting
- Media Production Costs

The dream of homeownership should be more than a dream.

We've led the way to affordable homeownership since 1957. We're committed to helping close the racial/ethnic equity gap to sustainable homeownership through partnerships like NAHREP.



MGIC

Explore our resources at
mgic.com/hispanic-marketing



MOVEMENTMORTGAGE

CONECTANDO CON LA COMUNIDAD

Connecting with the community



Learn more at
movement.com/comunidad

AT MOVEMENT MORTGAGE, WE'RE COMMITTED TO SERVING THE HISPANIC COMMUNITY

We're ready to assist homebuyers whose first language is Spanish. We offer bilingual loan officers, underwriters, and processors, along with a full Spanish-language digital experience—including disclosures, applications, and a curated library of Spanish marketing materials.

Our company invests over 40% of our profits back into communities through grants to non-profits in the US and abroad made possible by Karis Management Group, community and wellness centers and humanitarian trips to Mexico, Guatemala and more. But what really gets us excited is our network of free, world-class charter schools – we've committed to building 100 schools in 10 years.



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THANK YOU TO OUR

NAHREP Past Presidents

The title of **NAHREP National President** is reserved for highly accomplished and inspirational individuals within the **NAHREP** network that embody the organization's mission and are true servant-leaders within their community. The president and chairman of the board holds a vital leadership position within the organization and acts as the voice

for the organization during their term by engaging with the press and leading the conversation around key data points from **NAHREP's annual reports**. Under their leadership and with support from board members, the president guides the largest professional Hispanic organization.



Ernest J. Reyes
1999 - 2003



Gary Acosta
2003 - 2005



**Frances
Martinez Myers**
2005 - 2007



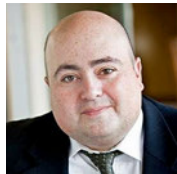
Felix Deherrera
2007 - 2008



**Rebecca
Gallardo-Serrano**
2008 - 2009



Tino Diaz
2009 - 2010



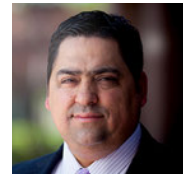
Alex Chaparro
2010 - 2011



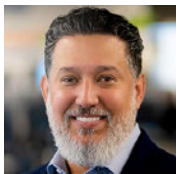
Carmen Mercado
2011 - 2012



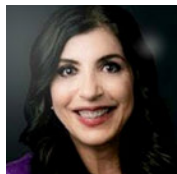
**Gerardo "Jerry"
Ascencio**
2012 - 2013



Juan Martinez
2013 - 2014



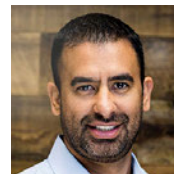
Jason Madiedo
2014 - 2015



Teresa Palacios Smith
2015 - 2016



Joseph (Joe) Nery
2016 - 2017



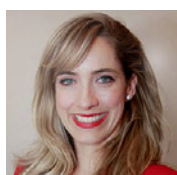
Leo Pareja
2017 - 2018



Daisy Lopez-Cid
2018 - 2019



David Acosta
2019 - 2020



Sara Rodriguez
2020 - 2021



Luis Padilla
2021 - 2022



Nuria Rivera
2022 - 2023



Nora Aguirre
2023 - 2024

National Board OF DIRECTORS

20



Nora Aguirre
2024 NAHREP President



Gary Acosta
Co-Founder & CEO



Oralia Herrera
2024 NAHREP President-Elect



Nuria Rivera
Immediate Past-President



Sara Rodriguez
HWP Chairperson



Diana Sifuentes
Secretary



Rob Chevez
Treasurer



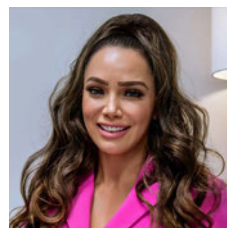
**Gerardo "Jerry"
Ascencio**
Chapter Subsidiary Chairman



Edwin Acevedo
Director



Atila (AT) Almeida
Director



Eva Angelina Romero
Director



Francisco Fernández
Director

24

The NAHREP National Board of Directors is the organization's leadership team who act as representatives of NAHREP stakeholders and establish organizational policies.

All board members are active real estate practitioners and, in conjunction with their work with NAHREP, manage highly successful businesses.



Jona Gamboa
Director



Imelda Manzo
Director



Mauricio Perez
Director



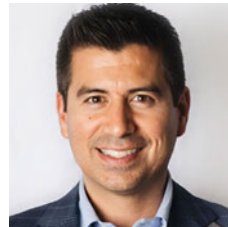
Peggy Pratt
Director



Pedro Rivera
Director



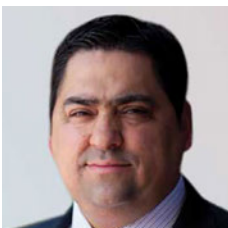
Erika Villegas
Director



Joe Castillo
Board Advisor



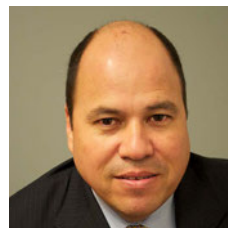
Olivia Chavez
Board Advisor



Juan Martinez
Board Advisor



Daisy Lopez-Cid
Board Advisor



Armando Falcon
Board Advisor

HISPANIC WEALTH PROJECT

THE HISPANIC WEALTH PROJECT EMPOWERING THE LATINO COMMUNITY

About HWP

The Hispanic Wealth Project (HWP) is built on the premise that all Americans benefit from the economic well-being of our Latino community. HWP fosters an ecosystem for Hispanic household wealth creation by setting out actionable programs and initiatives in sustainable homeownership, small business development, and financial education to ensure the economic prosperity of Hispanic Americans.

Our State of Hispanic Wealth Report shows that in 2022, Hispanic household wealth rose to \$63,400, reaching the Hispanic Wealth Project's target two years ahead of schedule. While other racial and ethnic demographics have seen an increase in household wealth during that same period, Latinos were the only racial or ethnic demographic to increase their wealth by more than threefold, significantly outpacing the general population. However, a sizable wealth gap between Hispanic and non-Hispanic White households persists.

HWP seeks to drive change and close the wealth gap by building a blueprint for Hispanic wealth creation and engaging in a national dialogue around the issues affecting the creation and retention of wealth for Hispanic households.

Mission

The Hispanic Wealth Project is a non-profit whose mission is to educate and financially empower the Hispanic Wealth community nationwide.

Initiatives

The Hispanic Wealth Project orchestrates various initiatives to help the Hispanic community build wealth in three categories: homeownership, business ownership, and savings and investments. These initiatives include the NAHREP 10 Certified Trainers, the HWP's Angel Community, and the NAHREP REACH Labs. The Project is also committed to education, hosting various events and media, including the Women Building Wealth series, Wealth Stream News, and the annual HWP Wealth Symposium. Collectively, these programs and events further the HWP's goal to increase Hispanic household wealth, through increasing homeownership, scaling small businesses, and diversifying investments.



THE NAHREP 10

The Hispanic Wealth Project®

1

HAVE A MATURE UNDERSTANDING OF WEALTH AND PROSPERITY because the one with the most toys usually loses.

6

KNOW YOUR NET WORTH INCLUDING THE VALUE OF YOUR BUSINESS because you can't improve what you don't measure.

2

BE IN THE TOP 10% OF YOUR PROFESSION because being good is not good enough.

7

BE POLITICALLY SAVVY because public policy matters.

3

LIVE BELOW YOUR MEANS AND BE READY FOR THE NEXT RECESSION because downturns are a regular part of our economic cycles.

8

BE PHYSICALLY FIT because wealth without health is meaningless.

4

MINIMIZE DEBT because it is the biggest enemy to wealth.

9

BE GENEROUS WITH PEOPLE WHO ARE LESS FORTUNATE because philanthropy feeds your spirit and gives more purpose to your work.

5

INVEST AT LEAST 20% OF YOUR INCOME IN REAL ESTATE AND STOCKS because they are the best and safest ways to build wealth (investing in other businesses does not count).

10

BE ACTIVE IN THE LIVES OF YOUR FAMILY AND CHILDREN because familia is central to who we are and nothing will motivate you more.

SHARE THESE DISCIPLINES WITH YOUR FAMILY,
FRIENDS, COLLEAGUES, AND CLIENTS BECAUSE
THAT'S HOW WE CHANGE THE WORLD.



Empowering Everyone's Next Move



CENTURY 21



corcoran



Sotheby's
INTERNATIONAL REALTY

Anywhere®

Integrated
Services



At Anywhere, our purpose is to empower everyone's next move. We believe that everyone should have access to a more seamless, integrated home buying and selling process.

Combining the world's most extensive agent network, leading brands, integrated services, and innovative product & technology capabilities, we're creating a better transaction experience that lets consumers focus on what matters most: the joy of homeownership.

As the largest franchisor of residential real estate brands in the world, Anywhere provides a comprehensive and powerful ecosystem of support, from tools and technologies, to peers and professional networks, to experts, education, and thought leadership.

Visit [Anywhere.re](https://anywhere.re) to learn more.



THIS IS OUR CENTURY ESTE ES NUESTRO SIGLO

Looking to Elevate Your Real Estate Business?

Affiliate with the CENTURY 21® brand and join the Spanish-speaking real estate professionals within the C21® network, serving the growing Hispanic community with a Spanish-language website and content optimized for this vital market.



The **CENTURY 21®** brand has the **highest brand awareness** among Hispanic consumers, when presented with a list of real estate agencies*.



The **CENTURY 21®** brand is **the first choice that Hispanic consumers would consider** the next time they buy or sell real estate*.



Tome el primer paso para desarrollar un gran negocio profesional hoy mismo. Let's get started!

century21.com/careers | espanol.century21.com

CENTURY 21®

*Study Source: 2023 Ad Tracking Study (Hispanic Audience). The survey results are based on 313 online interviews with a national random sample of adults (ages 18+) who are equal decision makers in real estate transactions and active in the real estate market (bought or sold a home within the past two years or, plan to purchase or sell a home within the next two years) from Spanish, Hispanic, or Latino background/origin. Recognition question based on consumer awareness of brand in question. Results are significant at a 90% confidence level, with a margin of error of +/-2.4%. The study was conducted by Kantar Group Limited, a leading global market research organization, from November 17- December 1, 2023.

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24SAZ9..C21.9/24

2024 NAHREP CERTIFIED TRAINERS

10



Dawn Acevedo
Bryan Acosta
Christopher Almaraz
Angelica Alvarez
Adade Amenounve
Clara Asimakopoulou
Eddie Baltodano
Ana Benavides
Tatiana Bijani
Benjamin (BP) Bingham
Katherine Boean
Jocanna Brown
Ricardo Cabrera
Vanessa Cabrera
Gloria Carmona
Rosa Castaneda
Gloria Chavez

Isaac Contreras
Monica Cuellar
Yisbel Bera Damiron
Meldina Dervisevic
Rose Ann Djelmane
Latoria Donaldson
Antonio Escareno
Cid Fernandez
Francisco Fernandez
Claudia Flamenco
Jona Gamboa
Elba "Guille" Garza
Berenice Gomez
Ruby Gonzalez
Asael Gonzalez Jr.
Lucy Guzman
Barbara Henson

Sandy Holguin
Ana Hooker
Eric Jacobs
Justine Jimenez Garcia
Bryan Landman
Raquel Lavender
Ivelisse Lopez
Jose Macias
Aixa Malave
Alba Martinez
Joe Maymi
Carmen Medina
Ann Marie Nava
Romulo Nieto
Ivonne Nieves
Margory Nunez
Juan Ortiz

Andres Ospina
Kelly Ospina Gomez
Richard Ozuna
Ricardo Peinado Jr.
Luis Carlos Perez
Pablo Picasso
Mark Pinilla
David Pinzon
Gabby Pitts
Alejandro Pousa
Peggy Pratt
Lucy Quinones
Oscar Reto
Breonna-Maria Rodriguez
Fabiola Roll
Eva Angelina Romero
Nikki Rosas

Sharlene Ruiz
William Ruiz
Nancy Scovotti
Blanca Sepulveda
Rebecca Soto
Jose Tejada
Neil Terc
Rico Vallejos
Memo Vargas
Ulises Vega
Joe Velazquez
Rubi Velazquez
Charles Villafana
Ana Warmke
Janel Wood
Claudia Zaker

NAHREP 10 AMBASSADORS

Hipolito Garcia
Victoria Garcia DeLuca
Rick Guerrero
Imelda Manzo
Bernie Miller
Lexi Lopez
Camelia Peña Rivera

NAHREP 10 COMMITTEE

Atila Almeida
Gerardo "Jerry" Ascencio
Joe Castillo
Oralia Herrera
Joe Nery
Luis Padilla

Teresa Palacios Smith
Josue Soto
Neily Soto
Neil Terc

2024
Trainer of
the Year



Rubi Velazquez
CEO of MRV Financial

2024
Team of
the Year

Power House 10

In Full Swing



The Hispanic Wealth Project created the NAHREP 10 disciplines in an effort to provide culturally relevant financial education for the Latino community. We recognized that while Hispanics were closing the income gap, we have yet to close the wealth gap. The NAHREP 10 disciplines are a roadmap for economic prosperity and the building of generational wealth.

The NAHREP 10 Certified Trainer program is a platform for NAHREP leaders to expand the reach of the wealth disciplines outside of NAHREP's network. Over the last year, 80 NAHREP leaders have taken online class curricula, undergone an extensive interview process, and have shared the NAHREP 10 with their networks.

Since the inception of the program in 2019, NAHREP 10 Certified Trainers have reached a wide variety of audience members, both virtually and in person. Participating in over 768 workshops, the NAHREP 10 Certified Trainers have reached 36,658 live audience members to date. When including other forms of media, such as podcasting, broadcast radio, and online videos, the NAHREP 10 Certified Trainers have shared the NAHREP 10 through more than 235,400 media impressions nationwide.

CURRICULUM RESOURCES:

CURRICULUM RESOURCES:

- Educational presentation decks
 - Activity workbooks
 - Digital resource hub
 - Printed and digital collateral
- and more!

In 2023, a new curriculum was introduced for certified trainers to access educational decks, activity workbooks, and an expanded array of resources. The new content enables trainers to expand on the NAHREP 10 disciplines and offer more robust financial education sessions.

NAHREP 10 CERTIFIED TRAINERS HAVE SPOKEN AT:

Corporate events
Board meetings
Non-profit events
High schools and colleges
Churches
Family meetings
First-time homebuyer seminars
Broadcast radio
Podcasts
Social media

2023 NAHREP 10 AMBASSADORS

Within the program, seven top leaders were recognized as NAHREP 10 Ambassadors — a prestigious leadership role highlighting their dedication, expertise, and significant impact on Hispanic families and communities. NAHREP 10 Ambassadors play a pivotal role in coaching and supporting the program's growth.

THE NAHREP **10**
CERTIFIED TRAINER

Numbers

100

CERTIFIED TRAINERS

481

WORKSHOPS

27,584

LIVE AUDIENCE MEMBERS

230,086

IMPRESSIONS NATIONWIDE

**AND
COUNTING**

**REDFIN
PREMIER**

**Our agents
are redefining
luxury real estate**

For more information please
visit redfin.com/premier today



Loans to bring clients *home.*



PrimeLending 

When it's time to help clients turn a house into their home, you can count on PrimeLending to get the job done.

We're committed to empowering homeownership for all. With more than 400 loan programs, personalized support, and a digital mortgage application process in both English AND Spanish*, we can help your clients become confident homeowners.

Contact us today to get started.

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Angel Investing, Private Equity, and Venture Capital for Latinos:

Unlocking New Paths to Wealth — — — — —

For decades, conversations about wealth-building in the Latino community have revolved around hard work, homeownership, and small businesses. These are critical foundations, but in today's rapidly evolving financial landscape, there's a vast world of opportunity waiting to be explored: angel investing, private equity, and venture capital (VC).

These tools have traditionally been seen as the domain of the ultrawealthy, but that narrative is changing. As Latino entrepreneurs and investors begin to carve out space in these industries, they are not only creating opportunities for themselves but paving the way for others. The question is: Are we ready to seize this moment?



Before diving into the opportunities, let's break down the basics:

- » **Angel Investing:** This involves individuals using their own funds to invest in early-stage startups in exchange for equity. Angel investors often provide mentorship and guidance alongside financial backing.
- » **Private Equity (PE):** Private equity firms pool money from investors to buy, restructure, and sell companies for profit. Investors typically contribute significant capital and hold their investments for several years.
- » **Venture Capital (VC):** Venture capital is similar to private equity but focuses specifically on startups and small businesses with high growth potential. VC funds are typically raised from institutional investors and high-net-worth individuals.

For Latinos, these fields represent untapped opportunities to diversify wealth-building strategies and gain a foothold in industries driving innovation.

The numbers speak for themselves.

According to the Stanford Latino Entrepreneurship Initiative, Latino-owned businesses contribute

**OVER
\$2 TRILLION
TO THE U.S.
ECONOMY
ANNUALLY**

Yet, when it comes to accessing the capital needed to grow these businesses, the disparity is glaring. **Latino founders receive less than 2% of VC funding**, and Latino investors are vastly underrepresented in angel and private equity circles.

This lack of representation is not just a missed opportunity for Latino entrepreneurs—it's a missed opportunity for the entire economy. Diverse investors bring unique perspectives, networks, and market insights that drive innovation and success.

Latinos face several obstacles in entering these investment spaces:

- 1. Lack of Access to Networks:** Angel and VC networks often operate through exclusive circles, making it difficult for newcomers to break in.
- 2. Limited Financial Literacy:** Understanding how these investment vehicles work is critical, yet many in the community lack access to this knowledge.
- 3. Systemic Bias:** Whether as investors or entrepreneurs, Latinos often face biases that limit their opportunities in these spaces.

But the tide is shifting. Organizations like **NAHREP** and initiatives like **AVANCE Global** are working to bridge these gaps by providing education, mentorship, and access to networks.

For Latinos looking to break into these fields, the path may seem intimidating, but it's more accessible than it appears. Here's how to start:

1. Educate Yourself

Knowledge is power, and the first step to becoming an investor is understanding the basics. Look into programs like:

- » **Angel Investing Courses:** Offered by organizations like Angel Capital Association (ACA).
- » **Online Platforms:** Platforms like AngelList provide insights and tools to connect with startups.
- » **Community Programs:** Latino-focused financial literacy initiatives can provide culturally relevant resources.

2. Start Small

Angel investing doesn't always require millions of dollars. Many angel investors begin with small investments in startups through syndicates or crowdfunding platforms like WeFunder and Republic.

3. Leverage Your Network

Building wealth through these tools is often about who you know. Attend events, join mentorship programs, and connect with organizations focused on Latino entrepreneurship and investment.

4. Focus on Industries You Know

Investing in what you understand—whether it's tech, real estate, or food industries—gives you a competitive edge. Your cultural insight can also help identify opportunities that others might overlook.

While Latino representation in angel investing, PE, and VC remains low, there are trailblazers making waves.

When Latinos invest in Latinos, the impact extends far beyond financial returns. It creates a ripple effect:

- » **Empowering Entrepreneurs:** Access to capital allows businesses to grow, create jobs, and contribute to the economy.
- » **Building Generational Wealth:** Investments made today can yield dividends for families and communities for decades to come.
- » **Driving Innovation:** Diverse investors bring unique insights, leading to groundbreaking ideas and solutions.

It's not just about individual success—it's about creating a legacy of opportunity for future generations.

The Latino community has always been resourceful, resilient, and driven. Now is the time to channel that energy into new frontiers. Angel investing, private equity, and venture capital are not just for the wealthy elite—they are tools that anyone with determination and vision can use to build wealth and shape the future.

The question is not whether Latinos belong in these spaces. The question is how quickly we can claim our seat at the table.

If you've ever considered how you can grow your wealth while making a difference, start here. Start now. Because the future of wealth isn't about exclusion—it's about inclusion, representation, and community. It's about making sure that when opportunity knocks, we're ready to answer.

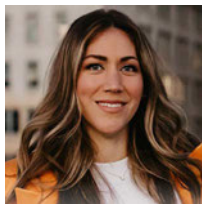


2024 Corporate Board of Governors

The **NAHREP Corporate Board of Governors (CBOG)** serves as an advisory board to the organization's leaders and provides **NAHREP** with valuable market intelligence, business development expertise, and policy position recommendations. The support this group of stakeholders provides is critical in advancing **NAHREP's** mission and serves as a driving force for **NAHREP's** purpose.



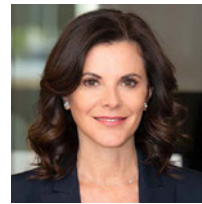
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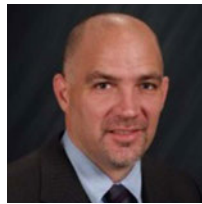
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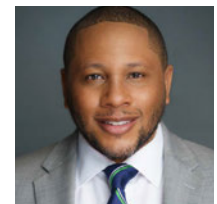
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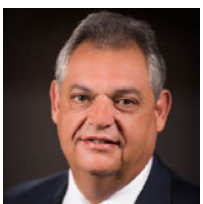
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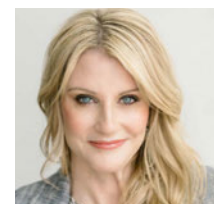
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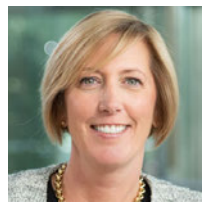
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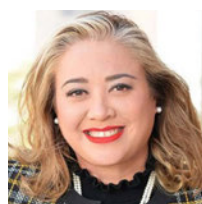
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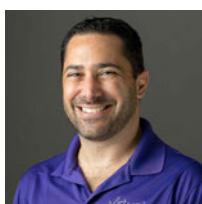
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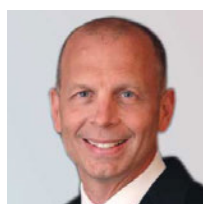
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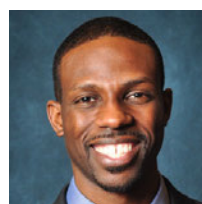
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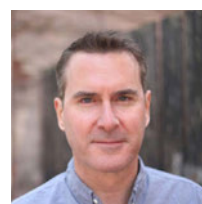
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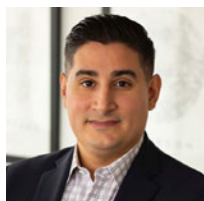
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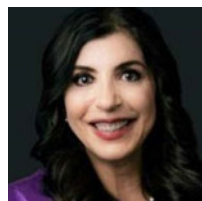
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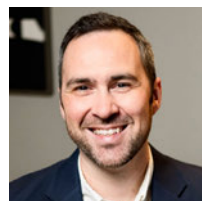
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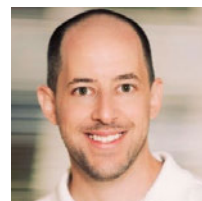
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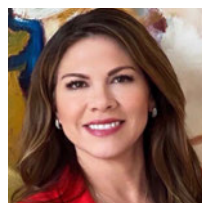
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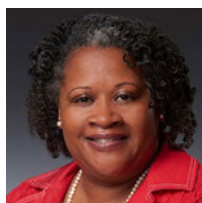
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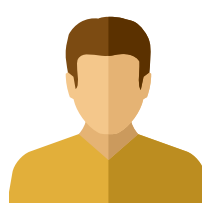
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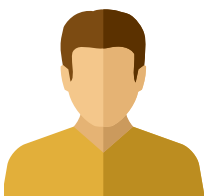
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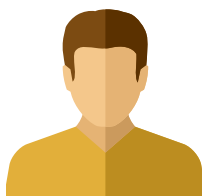
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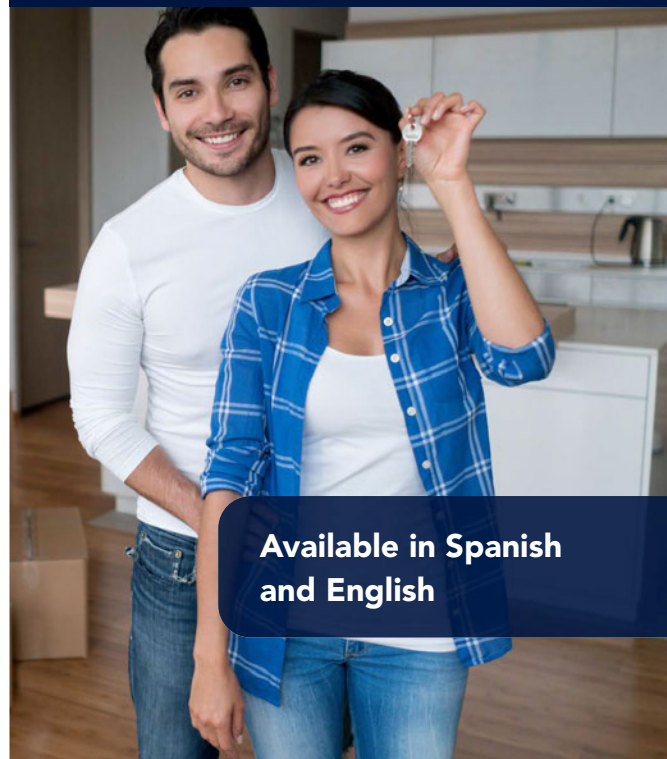
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What is the National Advocacy Committee?

The National Association of Hispanic Real Estate Professionals® (NAHREP®) advocates on behalf of its 40,000 members and Hispanic homeowners nationwide.

NAHREP focuses on national and state legislative issues that are critical to its mission: to advance sustainable Hispanic homeownership.

POLICY PRIORITIES

Access to Credit

Protect and expand access to credit, particularly for first-time homebuyers.



Housing Inventory

Increase production of homes in order to address housing shortages.



Immigration

Respond to economic demand and champion immigration policy solutions.



Download NAHREP's Policy Positions: nahrep.org/advocacy

As a powerful force in housing policy and market leadership, NAHREP works closely with many bodies including the executive and legislative branches. Keep up-to-date with what we're speaking out on.



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5,310

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LOOKING BACK AT 2024

NAC MEMBERS IN

42

STATES &
TERRITORIES

NAHREP Staff

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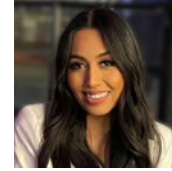
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CO-FOUNDER & CEO



Armando Tam
SVP DIGITAL MARKETING AND
NETWORK MANAGEMENT

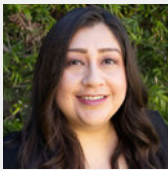


Omar Tejeda
SVP, CHIEF OF STAFF



Maria Barrios
EXECUTIVE DIRECTOR OF
OPERATIONS AND CFO

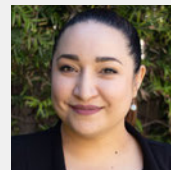
CHAPTER SUPPORT



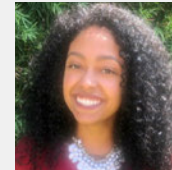
Cynthia Rodriguez
REGIONAL DEVELOPMENT MANAGER



Nathalie Fairfax
CHAPTER NETWORK TEAM
MANAGER



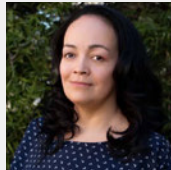
Stephanie Cordova
CHAPTER RELATIONSHIP
MANAGER



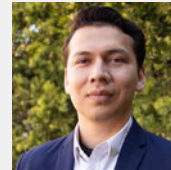
Milkauris Quintero
CHAPTER RELATIONSHIP
MANAGER



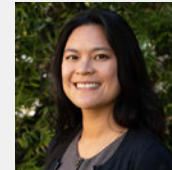
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EVENT LOGISTICS
MANAGER



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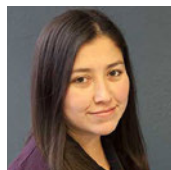


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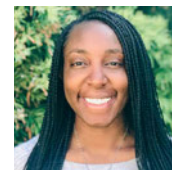
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Ana Cervantes
VP, MANAGING DIRECTOR OF
EVENTS ADMINISTRATION

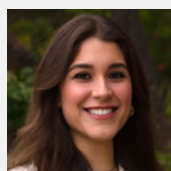


Corinne Couch
SR. MANAGER, EVENTS AND
MARKETING COMMUNICATIONS

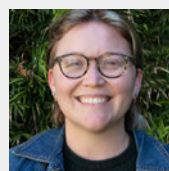


Katherine Hamilton
EVENTS COORDINATOR

MARKETING & COMMUNICATIONS

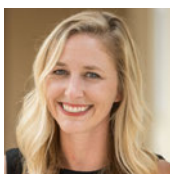


Alejandra De La Cruz
MARKETING MANAGER



Shelby Buska
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POLICY & ADVOCACY



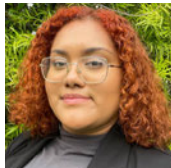
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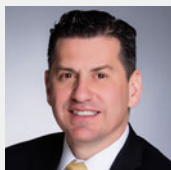


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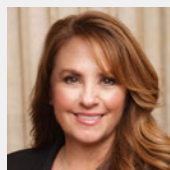
HR & OPERATIONS



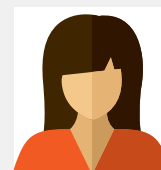
Alex Garza
DIRECTOR OF REGIONAL
OPERATIONS



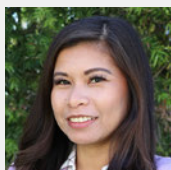
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HR MANAGER



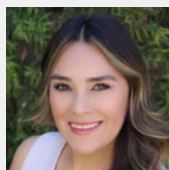
Tricia Meza
CORPORATE RELATIONS
MANAGER



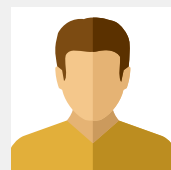
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OFFICE MANAGER/EXECUTIVE
ASSISTANT



Arlida Monzales
BOOKKEEPING MANAGER



Elide Mejia
ACCOUNTING & ADMIN
ASSISTANT



Alfredo Mena
OFFICE CLERK

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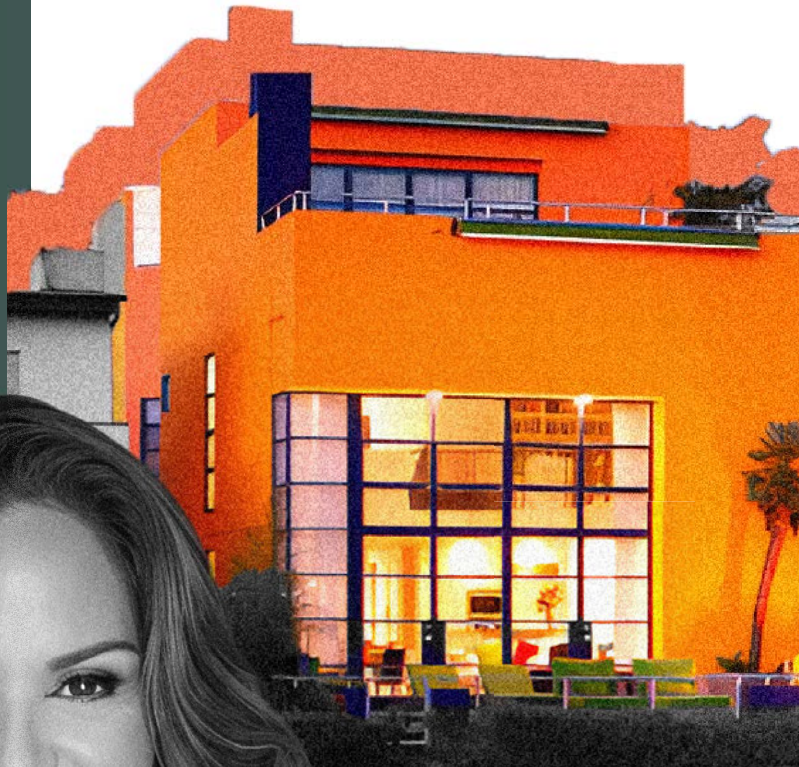
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Cribs & Rides

For many in the Latino community, success isn't just about the numbers in a bank account—it's about the story behind the hustle, the tangible proof of dreams turned into reality. NAHREP Cribs & Rides dives into those stories, showcasing the homes and vehicles that symbolize resilience, ambition, and the drive to succeed.

A Conversation with Nely Galán

To better understand the intersection of homeownership, wealth-building,

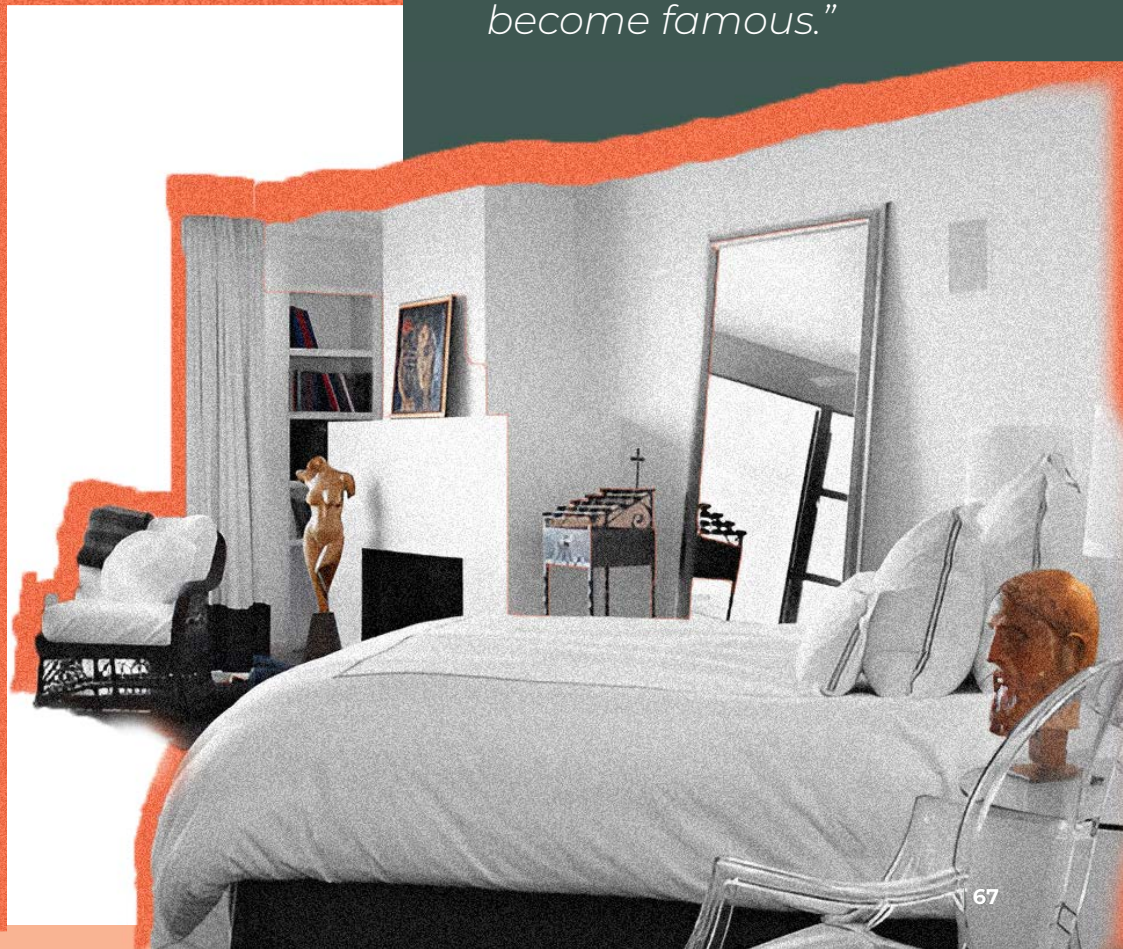
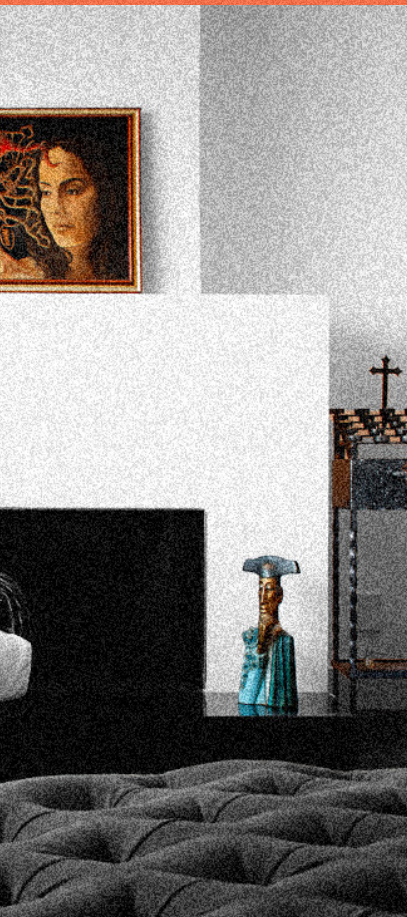




and cultural identity, media entrepreneur and real estate investor **Nely Galán** shares her personal insights.

How would you describe the architectural and interior style of your home?

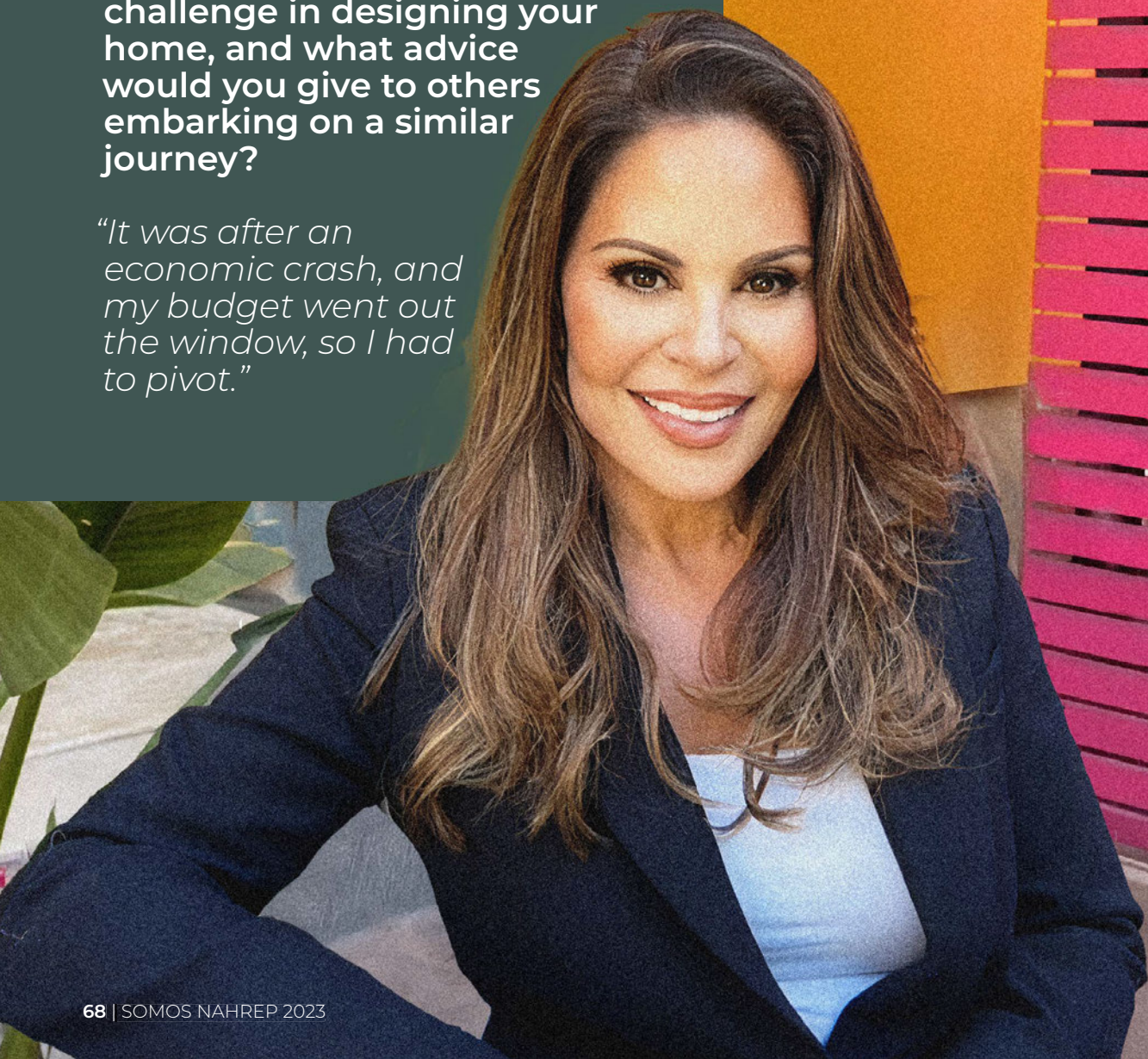
"I think the house is 'Modern Ethnic.' My architect was Steve Erlich, but the colors were designed by Chicana artist Patssi Valdez as an homage to the colors of the great Mexican artist, Barragán. The house has become famous."





What was the biggest challenge in designing your home, and what advice would you give to others embarking on a similar journey?

"It was after an economic crash, and my budget went out the window, so I had to pivot."





Which cities, cultures, or individuals influenced your home's design and interior aesthetic?

"Mexico, Cuba—Latino."

With your upcoming book release, can you share its central theme and the inspiration behind it?

*"My next book is really the life's work of Julio Gonzalez, one of the top tax architects in the country that represents billionaires as well as corporations and business owners. I am such a fan that I begged him to collaborate with me because I wanted to bring his information to our community. The book democratizes the tax system, and it explains it in such a simple way that you realize the playbook from the IRS is the final thing to understand to build wealth. The book is called **Why Billionaires Love Taxes: Follow the IRS's Lead to Build Wealth.**"*



A Conversation with Jason Madiedo

To better understand the connection between lowriding, culture, and generational wealth, we spoke with Jason Madiedo, a successful entrepreneur and NAHREP leader, about his passion for cars and how it became a family legacy.

What inspired you to start your own collection of lowriders?

"I started originally back when I was 16 in 1989. It was something I saw people that looked like me doing, and I wanted to be part of it—for the art and connection to other Latinos. However, I let it go when I was about 20 or 21 and got married and started a family. I didn't restart until 2020, when my daughters wanted to get into it and connect with their parents' 'youth and times.'"





Did you ever imagine that your passion for lowriders would bring you closer to your daughter?

"Not in a million years. It was a time of connection for me to our culture, but it also led me down a not-so-good path. I thought that part of my life was in the past. They helped bring it back in a much better and more positive way—connecting to our culture and heritage but in a more positive way."

What is the most exciting place you have taken your lowrider?

"Car shows. Mostly because the two car shows we have been to—our car, now my daughter's car (my new one is under construction)—has taken 1st and 2nd place in two big car shows, and we did it together."



**How would you describe
NAHREP's growth since you
started the first chapter?**

*"Wow, that's a big question...
in short, its growth has been
transformational for both
NAHREP internally and its
members externally... just
look at me. I'm a product of
NAHREP, and NAHREP is a
product of people like me."*





What lessons from your time at NAHREP helped you find the resources to make this hobby possible?

"You can call them lessons or also skills. From integrating and working with the right people to understanding how to produce more, to building processes administratively and becoming an overall better entrepreneur—NAHREP helped me build the skills to have fun too. Even if it's lowriding."

The NAHREP Connection

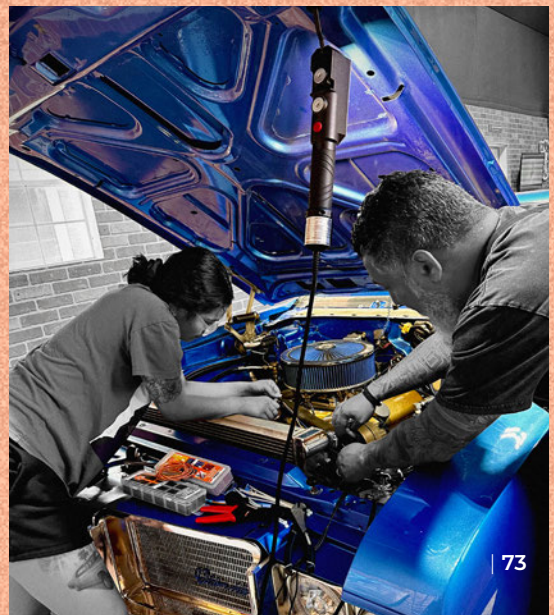
What makes these stories even more inspiring is how they tie back to the mission of NAHREP: to advance sustainable Hispanic homeownership and wealth-building.

Through NAHREP, many have learned how to integrate business and passion, scale their investments, and leverage financial literacy to build generational wealth.

A Celebration of Success

NAHREP Cribbs & Rides is more than just a celebration of homes and cars—it's a call to action. It reminds us that success is attainable, that hard work and perseverance can turn dreams into reality. And most importantly, it's a reminder that these stories are ours to tell, to preserve, and to amplify.

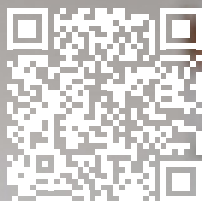
So, what's your story? Whether it's the car that takes you to work every day or the home where your family gathers for Sunday dinners, your Crib or Ride holds a special place in your journey.





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A Guide to Building Wealth: One House at a Time

Real estate has long been recognized as a cornerstone of wealth, yet many families—especially within the Latino community—still see homeownership as a distant goal rather than a powerful financial tool. As a real estate professional, you could educate, empower, and guide your clients toward turning their home purchase into a foundation for long-term wealth.

For Latino families, homeownership is more than an asset—it represents stability, cultural pride, and financial progress. Yet, despite the value placed on owning a home, many first-time buyers don't fully understand how to navigate the process or leverage homeownership for generational wealth.

By mastering the three key principles of wealth-building through homeownership—Preparation, Execution, and Leverage—you can help your clients make informed decisions and build financial security, one house at a time.

Preparation: Setting Your Clients Up for Success

The journey to homeownership begins long before stepping into an open house. Helping clients prepare financially and strategically is the first step in ensuring their success.

Latino buyers often feel overwhelmed by the complexity of the home buying process. As their trusted real estate professional, your role is to break it down into clear, actionable steps.



NAHREP President Nora Aguirre outlines seven key steps in the home buying process that every first-time buyer should understand:

1. **Mortgage Pre-Approval** – Help clients understand why this is the first step. Encourage them to work with lenders who offer programs for first-time buyers or those with low down payment options (FHA loans, state assistance programs, etc.).
2. **Home Searches and Showings** – Guide them in identifying homes within budget and in high-growth areas that can appreciate.
3. **Submitting an Offer & Negotiation** – Explain the importance of making a competitive but realistic offer, especially in competitive markets.
4. **Escrow & Earnest Money** – Educate buyers on how deposits work and how to review critical documents.
5. **Home Inspection & Repairs** – Emphasize why inspections are necessary to avoid costly repairs down the line.
6. **Final Financing Approval** – Assist in ensuring they're fully funded and ready before closing.
7. **Closing Day** – Walk them through the Closing Disclosure, final paperwork, and receiving their keys.





By breaking down these steps, you help first-time Latino buyers navigate homeownership with confidence while reinforcing Nora Aguirre's proven approach to the home buying process.

Helping Clients Overcome Financial Barriers

1. **Understanding Credit Scores:** Many Latino buyers lack extensive credit history. Educate them on how to build or improve their credit using secured credit cards or responsible lending strategies.
2. **Down Payment Assistance Programs:** Many assume they need 20% down, when FHA loans require as little as 3.5%. Highlight local and national assistance programs that can make homeownership more attainable.
3. **Financial Literacy Education:** Hosting homebuyer workshops or providing culturally relevant resources helps empower Latino families to make confident financial decisions.

Execution: Making the Right Moves

Once your clients are financially prepared, guiding them to make smart buying decisions will set them up for long-term financial growth.

Helping Clients Buy Strategically

1. **First Home as a Steppingstone:** Help clients understand that their first home doesn't have to be their dream home—it's an investment that can lead to greater opportunities.
2. **Identifying High-Value Locations:** Show them areas with growth potential, rising property values, and proximity to key amenities like transportation and schools.
3. **Building a Trusted Network:** Introduce them to lenders, inspectors, and real estate attorneys who can provide reliable guidance.

Smart Strategies for Affordability

1. **House-Hacking:** Many Latino families buy multi-generational homes. Encourage clients to consider renting out an extra room or unit to offset mortgage costs.
2. **Exploring Grants & Subsidies:** Connect buyers with first-time homebuyer grants and special lending programs designed to reduce upfront costs.

Leverage: Growing Wealth Over Time

Owning a home is only the beginning. The key to long-term financial security is helping clients leverage homeownership into future investments.

Strategies to Build Wealth Beyond the First Home

1. **Refinancing to Free Up Capital:** Once equity builds, refinancing at a lower rate can allow buyers to reinvest in other opportunities.
2. **Keeping the First Home as a Rental:** Instead of selling, guide them toward keeping their first home as an income-generating rental.
3. **Building a Property Portfolio:** Show buyers how investing in additional properties can create passive income streams.

Beyond Homeownership: The Cultural and Emotional Impact

For many Latino families, homeownership is more than an investment—it's the foundation of their culture and legacy.



By positioning homeownership as a tool for financial security, real estate professionals can do more than sell homes—they can change lives. Each step—from pre-approval to closing—is a chance to help clients make informed decisions that will impact their future wealth.

The real question is not, "Can they afford to buy a home?" but "Can they afford to miss this opportunity?"

As a real estate professional, you are more than a guide—you are an educator, advocate, and wealth strategist. By empowering clients with knowledge, smart investment strategies, and financial literacy, you can help build wealth—one house at a time.

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² **Additional information about the Down Payment program:** Down Payment program is available with one mortgage product. Program funds can be applied toward down payment only. Borrowers cannot receive program funds as cash back in excess of earnest money deposits. Down Payment Grant program may be considered taxable income and a 1099-MISC will be issued. Consult with your tax advisor. May be combined with other offers. The Bank of America Down Payment Grant program may only be applied once to an eligible mortgage/property, regardless of the number of applicants. Homebuyer education is required.

³ **Additional information about the America's Home Grant program:** The America's Home Grant program is a lender credit. Program funds can only be used for nonrecurring closing costs including title insurance, recording fees, and in certain situations, discount points which can be used to lower the interest rate. The grant cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back.

⁴ Maximum income and loan amount limits apply. Fixed-rate mortgages (purchases or no cash out refinances), primary residences only. Certain property types are ineligible. Maximum loan-to-value ("LTV") is 97%, and maximum combined LTV is 105%. For LTV > 95%, any secondary financing must be from an approved Community Second Program. Homebuyer education may be required. Other restrictions apply.

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NAHREP's

Year in the Headlines

This year, NAHREP's influence in the media reached new heights. **The New York Times** spotlighted how Latino families are redefining homeownership, while **NBC's Business School** featured our entrepreneurial leadership. **USA Today** and **Housing Wire** amplified our insights on the rising Latino homeownership rate and the narrowing wealth gap.

At our national conference in San Diego, top media covered key discussions, including Fannie Mae's CEO addressing market challenges. Our policy advocacy took center stage in Washington, D.C., with **The Wall Street Journal**, **Housing Wire**, **NAR**, and **Inman** highlighting our stance on critical housing issues.

Through national features and industry deep dives, NAHREP continues shaping the conversation on Latino economic power. As we look ahead, our presence in top media reinforces our mission: ensuring that the Latino voice is not just heard but driving real change in housing and beyond.

February
09

A Look at Latino Household Wealth in 2023: Growing and Outpacing the General Population

Latin Times



February
14

NAR Hosts Policy Forum to Address Challenges Facing Home Buyers

NAR



February
20

What's behind the spike in homeownership rates among Asian Americans, Hispanics

USA Today



February
22

Hispanic household wealth tripled over the past decade: NAHREP

Housing Wire



February
22

'Worst possible outcome': Industry experts weigh in on DOJ's desire to decouple commissions

Housing Wire



February
28

For a Growing Number of Latinos, Home Buying Is a Family Affair

NYTimes



June
25

This entrepreneur wanted a Latino SXSW festival, so he made one

NBC



September
05

Trump Says He Would
Ban Mortgages for
Undocumented
Immigrants

The Wall Street Journal



September
13

'Huge disconnect between
buyers and sellers' says
Fannie Mae CEO during
stop in San Diego

San Diego Union Tribune



September
14

The challenges and
opportunities for Hispanic
real estate agents

HousingWire



October
07

Hispanic Homeownership
Continues to Grow—
Advocates Say It Is Time to
Take Notice

RIS Media



October
17

A New Buyer Boom? -
Real estate professionals
are building client loyalty
among a quickly growing
Hispanic demographic.

RIS Media



November
01

Gap between the value of
Hispanic-owned and white-
owned homes narrows to
smallest margin on record

Chicago Agent



November
13

2024 NAHREP President
Nora Aguirre on threats to
first-time homebuyers

Housing Wire



November
19

Why NAHREP is speaking
out in favor of Clear
Cooperation

Real Estate News



November
20

Repealing CCP will create
'2-tiered' housing market,
NAHREP warns

Inman



November
22

NAHREP's Gary Acosta on
the Trump policies that
could impact real estate

Housing Wire



Beyond the Headlines: A Special Thank You

While we're honored to be featured in major media, we also deeply appreciate the independent journalists, niche publications, and industry voices who have shared our journey. Every mention helps spread our mission, and we're grateful for their recognition.

Honorable Mentions:

- 13 WREX
- Atlanta Agent
- Business Wire
- El Tiempo
- Houston Agent
- The Tennessean
- This is Reno
- Virginia Realtors
- WIFR

Gary Acosta
NAHREP, L'ATTITUDE

Priscilla Almod
Fannie Mae





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RocketMortgage.com/Real-Estate-Agents

Welcome to Gary Acosta's Blog

Gary Acosta is an entrepreneur, public policy advocate, investor, and thought leader passionate about advancing prosperity for Latinos and other underserved communities. As an industry leader, he protects and improves the business environment required to close the wealth gap, particularly via homeownership.

Join Gary as he dives into today's issues through many creative formats.



The image of Latinos is not just a nice thought; it affects everything from business opportunities and access to capital to how our children are treated at school. Latinos are among the hardest workers and most entrepreneurial of any group in America.

Blog:
The Incalculable Value of the Latino Brand

Think about your business or job. Ask yourself what problem you are solving for people and how you can improve at solving that problem. This self-reflection is a powerful tool that can lead to simple tweaks or even a complete overhaul of your business, empowering you to make a positive change.

Blog:
What Problem Is Your Business Solving?

Terms like “great, genius,” and “world-class” are overused, perhaps because they mean something different to everyone. Greatness is subjective. Some might say you must be great just to be employed in the film business or to play professional sports, but I don’t think Will Smith or LeBron James think that way.

Blog: [The Difference Between Good and Great](#)

Agents who are successful but choose to represent buyers, do so because they care about more than money; they care about people. They get more satisfaction and fulfillment when they hand the keys to a family because they understand what that will mean to that family over time. If agents have to deal with the added uncertainty of how they will get paid, I fear the worst for our industry

Blog: [Buyers Agents do God's Work](#)

“Nothing makes you more powerful than being literate and articulate, and there isn’t any single skill that will move you up the ranks of any organization than the ability to communicate. Communication skills buttress your ability to negotiate, persuade, and win people over. On top of all of that, great communicators are confident.

Blog:

[The Best Leaders are Top Communicators](#)



Gary Acosta is launching a new video series, **"The Latino Brand,"** replacing his weekly blogs. He will also send a weekly news sheet to his database with links to the videos, which will focus on **Latino unity, leadership, and wealth building.**



GARYACOSTA.COM

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building lifelong connections.**

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THE INCALCULABLE VALUE OF THE LATINO BRAND

BY GARY ACOSTA, NAHREP CO-FOUNDER & CEO





For years, I have been one of many people who spoke about creating an accurate and positive narrative about Latinos in America. It is one of the goals of NAHREP, and it was talked about frequently at L'ATTITUDE. We pointed at the media and entertainment industries as often portraying Latinos negatively and how politicians all-too-often characterize Latinos as takers who are a drain on the economy and a burden to our systems. While this is something that we have spoken about frequently, I don't think we have spent enough time explaining why the narrative about Latinos matters from a practical standpoint.

A couple of years ago, I participated in raising \$100M for L'ATTITUDE Ventures, a venture capital fund that invested exclusively in Latino-led startups. Even though our company included two prominent former Fortune 500 CEOs, I saw firsthand the skepticism many people had toward our investment strategy.

L'ATTITUDE Ventures was created to solve a problem. The data shows that Latinos comprise 18% of the U.S. population and nearly 25% of the millennial population, yet receive less than 2% of the investment capital needed to grow their businesses. I learned through that fundraising process that trillions of dollars of investment capital are floating around the globe, controlled





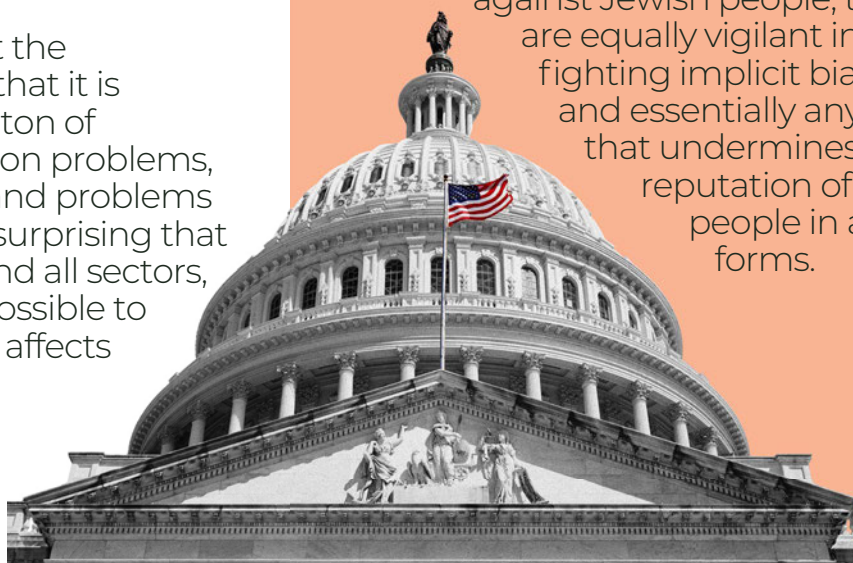
Conversely, communities with a positive narrative can raise capital and achieve success in corporate America at astonishing levels. Indian Americans (from India) account for 1.35% of the U.S. population. Yet, in recent years, the CEOs of many of America's top companies, including Microsoft, Google, IBM, Twitter, and PepsiCo, are all of Indian descent.

Is it possible that people of Indian descent are just better at running big companies, and there are no Hispanics capable of the same thing? I don't think so. What is more likely is a narrative about Indian Americans being outstanding business leaders has permeated boardrooms across America, paving the way for dozens of competent Indian Americans to lead the C-suites of some of the most valuable companies in the world. The narrative affects career opportunities.

by a relatively small number of people. Those people are under tremendous pressure to earn a strong return on their capital and, therefore, don't want to invest in communities rife with problems.

If the narrative about the Latino population is that it is a community with a ton of problems: immigration problems, financial problems, and problems with the law, it's not surprising that capital, in all forms and all sectors, has been nearly impossible to obtain. The narrative affects access to capital.

Latinos aren't the first community to recognize the importance of a positive narrative. On the contrary, we may be one of the last. Organizations like the Anti-Defamation League combat antisemitism. Their work is not limited to explicit attacks against Jewish people; they are equally vigilant in fighting implicit biases and essentially anything that undermines the reputation of Jewish people in all forms.



The image of Latinos is not just a nice thought; it affects everything from business opportunities and access to capital to how our children are treated at school. Latinos are among the hardest workers and most entrepreneurial of any group in America. However, negativity has dominated the narrative about Latinos for far too long. This one is on us. It is

high time that we take control of our brand and protect it vigilantly and with prejudice.



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Does your
day look like this?

7:00 am - Wake up

7:15 am - Go to the bathroom

7:30 am - Have coffee

7:40 am - 1st nosey client call

8:00 am - Take a quick shower

8:40 am - Partner call
while eating breakfast

9:10 am - 2nd call
with a client

9:35 am - 3rd call
with an
undecided
client

10:15 am

Show a property

10:25 am

Answer a call
while on the way

11:20 am -

Show the property

12:00 pm - Lunch

*in the car while checking
remaining meetings*

12:40 pm - 4th call with a new client

1:15 pm - Meeting
to close a deal

2:00 pm - Waiting for a late client

2:25 pm - Call a
potential partner

2:50 pm - Reject a client's call

3:35 pm - Have coffee
on the street while driving home

4:10 pm - 5th call with a client

5:30 pm - Return home

6:05 pm - Another call with a partner

6:35 pm - Managing contracts and invoices

7:10 pm - 6th call reminding
client of payment

8:25 pm Prepare tomorrow's agenda

9:15 pm Prepare for bed

9:45 pm 7th call with a client

10:15 pm Go to sleep

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MOST PRESTIGIOUS AWARD

Do you know a Latino real estate agent or mortgage originator whose passion for homeownership has led them to close an exceptional number of transactions? Nominate yourself or someone you know for NAHREP's Top 250 Award!

Nominations open on January 1, 2026 and must be received by February 28, 2026.

Submit your nomination on our website, nahrep.org/top250



TOP 250

TOP PRODUCING CHAPTERS

The Top Producing Chapter Competition recognizes the chapter with the most members published across the Top 250 publications. In 2024, NAHREP San Antonio and NAHREP Boston earned this recognition! These chapters are a credit to the industry and have demonstrated their commitment to advancing Latino homeownership. Felicidades!

Chapters are divided into two groups based on the size of the chapter's membership. Division 1 recognizes chapters with 100+ members and Division 2 recognizes chapters with less than 100 members.

Division 1: SAN ANTONIO



Division 2: BOSTON





Do you know a Latino real estate agent or mortgage originator whose passion for homeownership has led them to close an exceptional number of transactions? Nominate yourself or someone you know for NAHREP's Top 250 Award next year!

Nominations must be received by
FEBRUARY 28, 2026

Submit your application in January 2026 at
NAHREP.ORG/TOP250

2024 PARTICIPATION

2,000

AGENT SUBMISSIONS

1,300

MORTGAGE ORIGINATOR SUBMISSIONS

2024 RECOGNITION

784

TOTAL AGENTS RECOGNIZED

523

TOTAL MORTGAGE ORIGINATORS RECOGNIZED

2024 TOP PRODUCERS

#1 AGENT



LUIS CORONEL
249.5 Sides

Indianapolis, IN

#1 TEAM LEAD



NICOLE FREER
818 Sides

Katy, TX

#1 MORTGAGE ORIGINATOR



**NORMA GUERRERO
COWES**
362 Transactions

Austin, TX



Congratulations to our 2023 NAHREP TOP 250

TOP 250 INDIVIDUALS BY TRANSACTIONS

Juan Barragan: Intero Real Estate Services
Luz Estrella Colon: Berkshire Hathaway HomeServices Florida Properties Group
Oscar Garcia: Berkshire Hathaway HomeServices Carolina Premier Properties
Joe Henry: Iowa Realty
Sandra Juliano: Berkshire Hathaway HomeServices New England Properties
Martha Lebron-Dykeman: Berkshire Hathaway HomeServices First Realty
Iris Lobo: Berkshire Hathaway HomeServices Ambassador Real Estate
Debra Lopez: Berkshire Hathaway HomeServices Arizona Properties
Paul Marston: Long & Foster Real Estate
Alex Navarrete: HUFF Realty
Luis Ortiz: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®
David Osorio: Long & Foster Real Estate
Richard Rodriguez: Berkshire Hathaway HomeServices Georgia Properties
Salma Torres: Berkshire Hathaway HomeServices Chicago
Maria Torres: Iowa Realty
Laura Vazquez: Berkshire Hathaway HomeServices California Realty
Patty Webb: Harry Norman REALTORS®

TOP 100 TEAMS BY TRANSACTIONS

Erika Carrasco: Intero Real Estate Service
Craig Duran: Berkshire Hathaway HomeServices Beach Properties of Florida
Steven Pagán: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®
Rebecca Hidalgo Rains: Berkshire Hathaway HomeServices Arizona Properties
Juan Umanzor: Long & Foster Real Estate

TOP 100 INDIVIDUALS BY VOLUME

Juan Barragan: Intero Real Estate Services
Elena Chacon: Berkshire Hathaway HomeServices EWM Realty
Gloria Falcon: Berkshire Hathaway HomeServices New England Properties
Zenaída Figueroa: Berkshire Hathaway HomeServices EWM Realty
Nelson Gonzalez: Berkshire Hathaway HomeServices EWM Realty
Sandra Juliano: Berkshire Hathaway HomeServices New England Properties
Cristine Leftkowitz: Berkshire Hathaway HomeServices Nevada Properties
Karina Matic: Berkshire Hathaway HomeServices California Properties
Patty Webb: Harry Norman REALTORS®
Cecilia G. Zavala: Berkshire Hathaway HomeServices California Properties

TOP 100 TEAMS BY VOLUME

Oscar Arellano: Berkshire Hathaway HomeServices EWM Realty
Monica Betancourt: Berkshire Hathaway HomeServices EWM Realty
Erika Carrasco: Intero Real Estate Services
Susana Corrigan: Berkshire Hathaway HomeServices California Properties
Craig Duran: Berkshire Hathaway HomeServices Beach Properties of Florida
Flor Hasselbring: Berkshire Hathaway HomeServices Chicago
Rebecca Hidalgo Rains: Berkshire Hathaway HomeServices Arizona Properties
Rafael Oreste Rodriguez: Berkshire Hathaway HomeServices Florida Realty
Carlos Padilla: Intero Real Estate Services
Steven Pagán: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®
Esther Percal: Berkshire Hathaway HomeServices EWM Realty
Connie Cabral Siekierski: Berkshire Hathaway HomeServices EWM Realty
Giulietta Ulloa: Berkshire Hathaway HomeServices EWM Realty
Juan Umanzor: Long & Foster Real Estate

TOP 100 – NORTHEAST REGION

Nicole Boisvert Porter: Houlihan Lawrence
Ines Cerezo: Berkshire Hathaway HomeServices New England Properties
Agustina De La Cruz: Berkshire Hathaway HomeServices
Laffey International Realty
Gloria Falcon: Berkshire Hathaway HomeServices New England Properties
Felix Figueroa: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®
Jordan Garcia: Long & Foster Real Estate
Sandra Juliano: Berkshire Hathaway HomeServices New England Properties
Diana Mahoney: Long & Foster Real Estate
April Monaco: Houlihan Lawrence
CJ Nadler: Houlihan Lawrence
Luis Ortiz: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®
Irma Rodriguez: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®
Ryan Schwarz: Houlihan Lawrence
Fermin Vidal: Berkshire Hathaway HomeServices New England Properties

TOP 100 – NORTHWEST REGION

Alexandra Araujo: Berkshire Hathaway HomeServices Nevada Properties
Juan Barragan: Intero Real Estate Services
Maria Elena Casillas: Intero Real Estate Services
Hugo De Hoyas: Intero Real Estate Services
Todd Fernandes: Intero Real Estate Services
Iraida Hermann: Berkshire Hathaway HomeServices Northwest Real Estate
Suzanne Hunter: Intero Real Estate Services
Christine Leftkowitz: Berkshire Hathaway HomeServices Nevada Properties
Julio M. Orozco: Intero Real Estate Services
Jose Martinez-Cardenas: Intero Real Estate Services
Maria Martin: Berkshire Hathaway HomeServices Nevada Properties
Angel Martinez: Berkshire Hathaway HomeServices Nevada Properties
Teresa Navarro: Intero Real Estate Services
Al Ortega: Intero Real Estate Services
Pedro Rachet: Berkshire Hathaway HomeServices Nevada Properties
Maria Vicenzio: Intero Real Estate Services

TOP 100 – SOUTHEAST REGION

Luz Estrella Colon: Berkshire Hathaway HomeServices Florida Properties Group
Zenaída Figueroa: Berkshire Hathaway HomeServices EWM Realty
Oscar Garcia: Berkshire Hathaway HomeServices Carolina Premier Properties
Maria Theresa Guzman: Long & Foster Real Estate
Paul Marston: Long & Foster Real Estate
Emily Mejia: Berkshire Hathaway HomeServices EWM Realty
Angela Mora: Berkshire HomeServices Florida Properties Group
David Osorio: Long & Foster Real Estate
Richard Rodriguez: Berkshire Hathaway HomeServices Georgia Properties
Patty Webb: Harry Norman REALTORS®

TOP 100 – SOUTHWEST REGION

Mario Acosta: Berkshire Hathaway HomeServices California Properties
Teresa Anaya: Long Realty
Daniel Garcia: Berkshire Hathaway HomeServices California Properties
Michele Klein: Berkshire Hathaway HomeServices Arizona Properties
Debra Lopez: Berkshire Hathaway HomeServices Arizona Properties
Hermila Mendoza: Bennion Deville Homes
Jessica Oertel: Bennion Deville Homes
Aglæe Ramos-Guerra: Long Realty
Guadalupe Ramos-Guerra: Long Realty
Laura Vazquez: Berkshire Hathaway HomeServices California Realty

TOP 100 – MIDWEST REGION

Joe Henry: Iowa Realty
Martha Lebron-Dykeman: Berkshire Hathaway HomeServices First Realty
Alex Navarrete: HUFF Realty
Joseph Perez: Berkshire Hathaway HomeServices Chicago
Maria Torres: Iowa Realty
Salma Torres: Berkshire Hathaway HomeServices Chicago

TOP 100 – MOUNTAIN REGION

Iris Lobo: Berkshire Hathaway HomeServices Ambassador Real Estate
James Williams: Berkshire Hathaway HomeServices PenFed Realty

TOP 50 – BUYER SIDES INDIVIDUAL & TEAMS

Erika Carrasco: Intero Real Estate Services
Luz Estrella Colon: Berkshire Hathaway HomeServices Florida Properties Group
Rebecca Hidalgo Rains: Berkshire Hathaway HomeServices Arizona Properties
Steven Pagán: Berkshire Hathaway HomeServices Fox & Roach, REALTORS®
Juan Umanzor: Long & Foster Real Estate

TOP 100 ROOKIES

Teresa Anaya: Long Realty
Jose Magana Bautista: Houlihan Lawrence
Manuel Chavez: Ebby Halliday REALTORS®
Noah Escobar: Berkshire Hathaway HomeServices Beach Properties of Florida
Rosa Owens: Ebby Halliday REALTORS®
Rick Trevino: Intero Real Estate Services

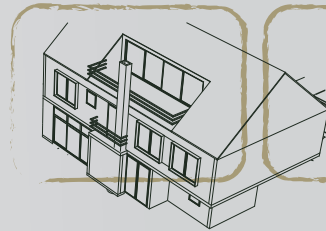
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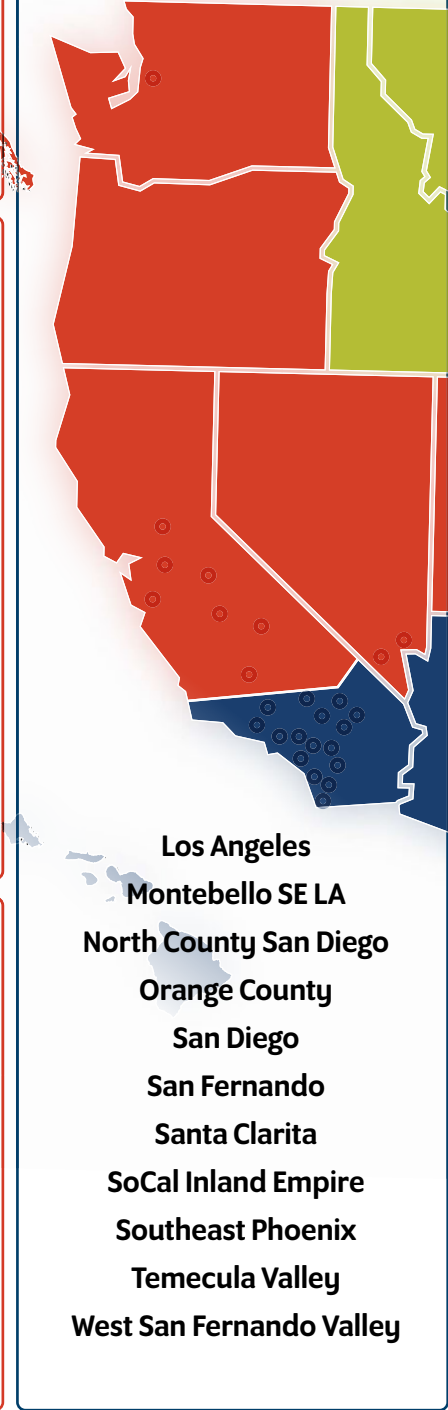
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Southwest

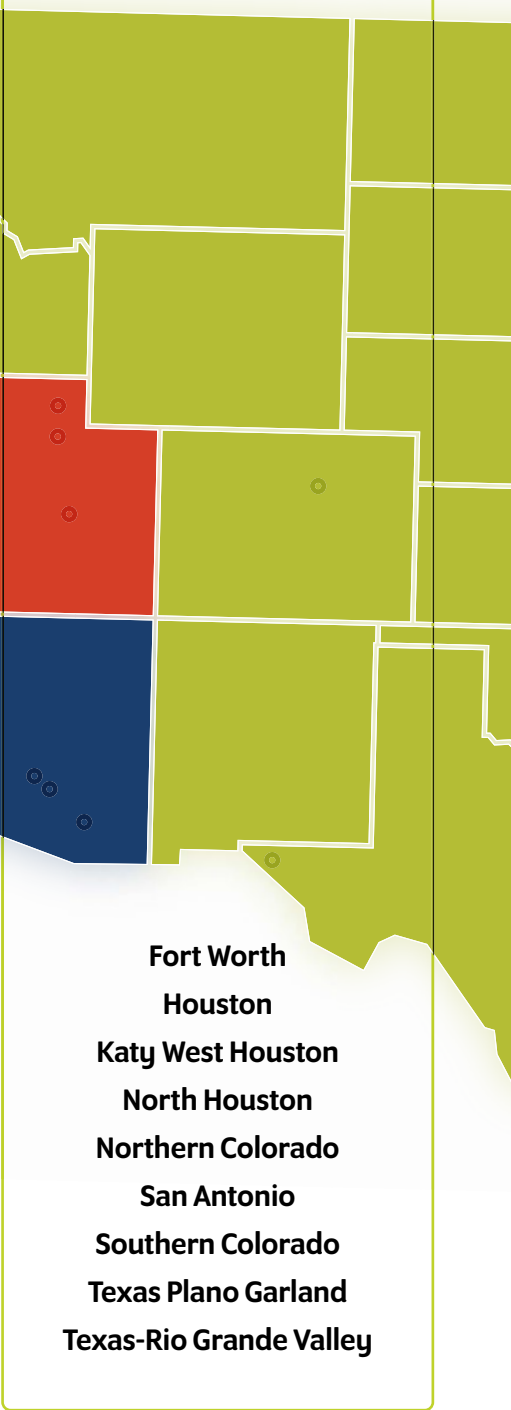
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Greater Phoenix
LA South Bay
LA San Gabriel Valley



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San Diego
San Fernando
Santa Clarita
SoCal Inland Empire
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Temecula Valley
West San Fernando Valley

Mountain

Austin
Corpus Christi
Dallas
Denver
El Paso



Fort Worth
Houston
Katy West Houston
North Houston
Northern Colorado
San Antonio
Southern Colorado
Texas Plano Garland
Texas-Rio Grande Valley

Midwest

Chicago
DuPage County
Indianapolis
Lake County
Louisville

Southeast

Atlanta
Central Florida
Charlotte
DC
Fort Lauderdale
Kentucky
Maryland Greater Capital
Naples
North Orlando
Northern Virginia

Northeast

Boston
Bronx
Central Massachusetts
Fairfield County
Hartford County
Long Island
North New Jersey
Providence
South New Jersey
South Queens
Union Essex
Westchester

Milwaukee
Nashville
Rockford
Saint Louis
Twin Cities

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Puerto Rico
Raleigh-Durham
Sarasota
South Florida
Southeast Louisiana
Tampa Bay
West Broward

2024

Regional Map



Latino Focus

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At Newrez, we believe in dreams, your dreams, your clients' dreams, and the dreams of our vibrant Hispanic community. We understand homeownership isn't only about a house; it's about family, building wealth, creating lasting legacies, and supporting local communities.

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newrez®
HOME LOAN DIVISION

REGIONS

WHAT DIFFERENTIATES REGIONAL CONNECT VS NATIONAL EVENTS?

NAHREP's events serve as the heartbeat of our organization, bringing together real estate professionals, industry leaders, and stakeholders to advance our mission. While both Regional Connects and National events provide valuable networking and educational opportunities, their scope and purpose set them apart. Regional Connects are designed to cater to the unique dynamics of specific markets, offering local insights and business strategies tailored to the region's economic and demographic trends. These events foster deeper connections among local professionals, creating a collaborative environment where members can share best practices and tackle region-specific challenges.

In contrast, NAHREP's National events, take a broader approach, addressing industry-wide trends, national policy discussions, and large-scale networking opportunities. These gatherings attract top executives, policymakers, and thought leaders who shape the future of the housing market and Latino homeownership. Attendees gain access to high-level content, cutting-edge research, and key decision-makers, positioning them to elevate their business on a national scale. National events inspire members to think beyond their immediate market and engage with the larger movement driving economic mobility for Latinos across the country.

Both types of events play a crucial role in NAHREP's ecosystem, complementing each other to maximize impact. Regional Connects provide the intimate, market-specific knowledge that helps members grow locally, while National events offer a strategic, big-picture perspective essential for long-term success. By participating in both, NAHREP members can build a well-rounded understanding of the industry, expand their network at multiple levels, and contribute meaningfully to the organization's vision of advancing sustainable Hispanic homeownership.



DOING BUSINESS AND CONNECTIONS IN YOUR MARKET AREA

Success in real estate is driven by relationships, local expertise, and a deep understanding of your market's unique dynamics. NAHREP's regional strategy plays a key role in helping members strengthen these connections by providing market-specific insights, networking opportunities, and business development resources. Through Regional Connects, members engage with top producers, industry experts, and community leaders who understand the challenges and opportunities in their specific market. These connections create a powerful ecosystem where professionals can exchange best practices, collaborate on deals, and position themselves as industry leaders in their region.

NAHREP's regional approach encourages members to stay involved in their communities through advocacy, leadership development, and professional growth opportunities. By leveraging these opportunities, real estate professionals can build a strong reputation, expand their influence, and drive sustainable growth in their business. In a relationship-driven industry, the connections you make through NAHREP's regional strategy are the foundation for long-term success.



REGIONAL CHAIR TESTIMONIALS



Janel Wood

Chenoa Fund powered by
CBC Mortgage Agency

SOUTHWEST CHAIR

Share a highlight from your experience of serving on the 2024 Regional Corporate Board of Governors!

I've had a fulfilling and rewarding year in supporting the organization, advocating for NAHREP in my community, and sharing the cause with my family and professional network.

The highlight of my experience was being introduced to a NAHREP Hispanic Wealth Project team member who helped support me in my efforts to become a NAHREP 10 Certified Trainer.

How did serving as a regional chair enhance your professional development?

For me, serving as regional chair extended beyond attending meetings.

During my year as 2024 Regional Chair, I met and connected with Board members from Chicago, Southeast Arizona, Colorado, California, and Las Vegas to name a few. Each connection allowed me to share my professional passion: educating members on CBC Mortgage Agency and its Chenoa Fund down payment assistance program. CBC Mortgage Agency's values and mission align with NAHREP; We are committed to equitable access to credit by providing assistance to all races, ethnic groups, and decreasing the racial wealth gap through homeownership. We are committed to educating and empowering individuals to create intergenerational familial wealth through homeownership.



Paul Keifer

Bank of America

NORTHEAST CHAIR

Share a highlight from your experience of serving on the 2024 Regional Corporate Board of Governors!

It's been a whirlwind year for Northeast CBOG as we've navigated a busy market and chapter growth in the region. On top of a fantastic in person connect in New York in the spring, we also began holding joint virtual connects with the regional Board of Governors and our chapter presidents to strengthen the partnership and deliver more support to the chapters.

Which connections have been built by participating in Regional Connect?

The Regional Connect is a great opportunity to connect with chapter leaders and with the national staff. Having everyone together under one roof leads to collaboration and helps kick start the energy needed to keep growing the region and delivering for our industry professionals and the community.



Raul Gonzalez

Realty of Charlotte

SOUTHEAST CO-CHAIR | CHARLOTTE PAST PRESIDENT

Share a highlight from your experience of serving on the 2024 Regional Corporate Board of Governors!

How did serving as a regional chair enhance your professional development?

As a member of the NAHREP Regional Corporate Board of Governors, I am already benefiting from being part of a powerful network of top professionals within the real estate industry. This provides me with valuable opportunities for collaboration, influence, and the sharing of knowledge. My expertise allows me to contribute to shaping policies and initiatives that promote diversity, leadership, and business growth within the industry.

Looking ahead, my role will continue to provide significant influence, especially as I help guide strategic decisions that align with NAHREP's mission. I'm positioned to advocate for initiatives that enhance business practices and create new market opportunities. The visibility and credibility I gain through this role further solidify my standing as an industry leader and offer long-term growth in my career.

Which connections have been built by participating in Regional Connect?

Being part of the NAHREP Regional Corporate Board of Governors has been an incredible journey, especially because of the powerful connections I've made. The relationships I've built with some of the most successful and driven professionals in the real estate industry are truly invaluable. These connections go beyond just networking; they're genuine partnerships that inspire me, challenge me, and open doors to new opportunities.

Through these relationships, I'm not only learning from the best in the business, but I'm also able to collaborate and grow alongside them. Together, we are shaping the future of the industry, advocating for diversity, leadership, and growth. The trust and camaraderie we share have deepened my commitment to our collective mission and have created a strong foundation for future success.

As I look ahead, I'm excited about the continued connections I'll make and the lasting impact they'll have on both my personal and professional journey. The people I meet along the way aren't just colleagues—they become mentors, supporters, and friends, helping me become a better leader and furthering the work we're doing together.

Among the many incredible connections I've made, I'm especially grateful for reconnecting with Latonia Donaldson, Juan Giraldo, Eric Haddock, Bill Horton, Caroline Isern, and, of course, Daisy Lopez-Cid, Renyel Rivero, and Nadja Vital. Each of them brings a wealth of experience, insight, and passion to the table, and I'm excited to continue learning and growing alongside such inspiring professionals.



**Michael Samuels
Palucha**
Imprint Realty

MOUNTAIN CO-CHAIR | AUSTIN PAST PRESIDENT

Share a highlight from your experience of serving on the 2024 Regional Corporate Board of Governors!

Serving as the 2024 Regional Chair for NAHREP's National Mountain Region Corporate Board of Governors has been an extraordinary and transformative experience. For myself, one of the many standout highlights of 2024 was the innovative initiatives and ability to converse and mastermind with the staggering caliber of individuals who sit on the Mountain Region CBOG. The experience of supporting these individuals and initiatives to watch first hand their profound impact in elevating our region and our organization's impact in the real estate arena has ignited a powerful spirit of collaboration and excellence within our communities and organization. This role sharpened my strategic vision and leadership acumen, significantly advancing my professional development while reinforcing my commitment to innovation and, ultimately, what is the foundational mission of our organization and is the heart and soul of what brings us all together as familia - no matter where we are in the USA.

How did serving as a regional chair enhance your professional development?

Participating in Regional Connect was equally enriching—it provided an unparalleled platform to build dynamic, enduring relationships with industry pioneers and peers who share a passion for excellence and ensuring the absolute best for the communities we serve. These connections have expanded my professional network and continue to inspire new, forward-thinking collaborations. While 2024 has been a challenging year for many, I wholeheartedly believe in the message of unity that our esteemed founder put forth at the regional connect; unity is the priority. The video of Gary Acosta's journey with our national leadership and all who support the efforts of every chapter in this nation since the inception of NAHREP proved this beyond a shadow of a doubt. We must be more vigilant than ever in understanding and creating solutions for those who may be or feel forgotten, lost, or without hope. To do so and to be the champions and resources of our communities as our positions demand, it is absolutely necessary that we lead by example and show the true reach and strength of the NAHREP familia's unity. If you weren't ready for 2025 before the Mountain Regional Connect, I am 100% certain you were afterward.

A purpose for all people.

At the core of our purpose—to build better lives and communities—are the values that guide us to be intentional about diversity, equity, and inclusion. We do the work every day to diversify our leadership, empower all teammates, fight for the opportunities we all deserve, and support organizations like the National Association of Hispanic Real Estate Professionals and their mission to promote homeownership.



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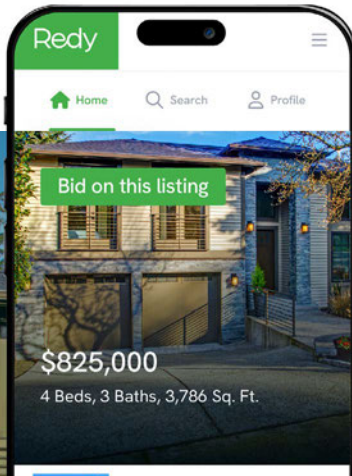


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2024 REGIONAL PARTNERS

NORTHWEST

PREMIER CORPORATE MEMBER



SOUTHWEST

PREMIER CORPORATE MEMBER



MOUNTAIN

PREMIER CORPORATE MEMBER



MIDWEST

PREMIER CORPORATE MEMBER



NORTHEAST

REGIONAL PARTNER



PREMIER CORPORATE MEMBER



SOUTHEAST

REGIONAL PARTNER



PREMIER CORPORATE MEMBER



2024 Regional Corporate Board of Governors Chairs

The Regional Corporate Board of Governors (RCBOG) is a stakeholder group that serves as an advisory board to NAHREP's National Board of Directors and the association overall in their respective region. They provide NAHREP with valuable market and industry intelligence, business development expertise, and policy position recommendations. This elite group, consists of nominated former Chapter Past Presidents and NAHREP Partners. Our RCBOG Chairs and Co-Chairs function as the primary regional liaison and execute leadership duties that include: meeting facilitation, driving regional goals, and supporting local market initiatives.

Northwest Region



NORTHWEST CHAIR

Chris Vargas
U.S. Bank



NORTHWEST CO-CHAIR

Sayonara Garcia
Allure Realty Group
Greater Las Vegas Past President

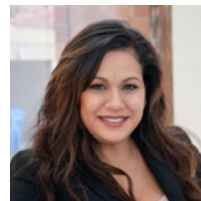


Southwest Region



SOUTHWEST CHAIR

Janel Wood
Chenoa Fund powered by
CBC Mortgage Agency

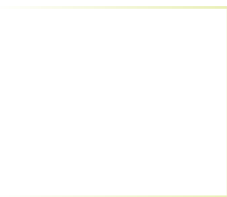


SOUTHWEST CO-CHAIR

Brenda Quintana
Teema Title & Escrow Agency
Greater Phoenix Past President



Mountain Region



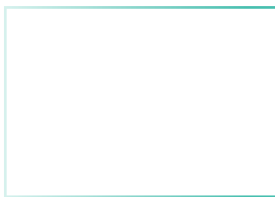
MOUNTAIN CHAIR

Brent Berry
Wells Fargo Home
Mortgage



MOUNTAIN CO-CHAIR

Michael Palucha
Imprint Realty
Austin Past President



Midwest Region



MIDWEST CHAIR

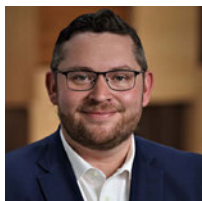
Tai Christensen
Arrive Home



MIDWEST CO-CHAIR

Guille Garza
Keller Williams Integrity Realty
Twin Cities Past President

Northeast Region



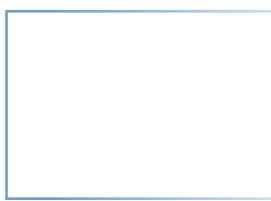
NORTHEAST CHAIR

Paul Keifer
Bank of America

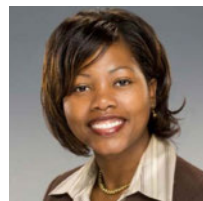


NORTHEAST CO-CHAIR

Karen Lopez
Garden State Mortgage
Union Essex Past President

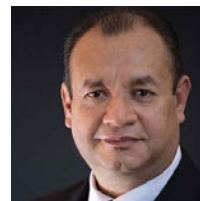


Southeast Region



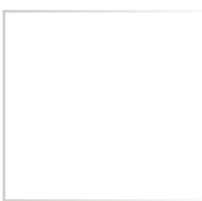
SOUTHEAST CHAIR

MaJurial Watkins
TD Bank



SOUTHEAST CO-CHAIR

Raul Gonzalez
Realty Of Charlotte
Charlotte Past President



THE BEST MOMENTS OF

2024 Regional Events

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EVENT SPONSORS



REGIONAL CONNECT NORTHEAST

FEBRUARY 8 | NEW YORK, NY



A fusion of fashion, business, and investment strategies highlighting how cultural influence drives innovation in the real estate industry.



APRIL 5 | PHOENIX, AZ



Industry experts explored housing policy trends, real estate investment strategies, and the leadership skills needed for long-term success.

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REGIONAL CONNECT MIDWEST

MAY 23 | NASHVILLE, TN

From specialized lending solutions for Hispanic homebuyers to Nashville's cultural influence, this event tackled key shifts in real estate and finance.

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Experts shared strategies for navigating economic shifts, redefining agent value, and expanding business models in an evolving market.

REGIONAL CONNECT SOUTHEAST

JUNE 26 | CHARLOTTE, NC



TITLE SPONSOR



EVENT SPONSORS



REGIONAL CONNECT NORTHWEST

AUGUST 8 | NAPA, CA



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EVENT SPONSOR



An in-depth discussion on commission changes, seller strategies, and how agents can maximize opportunities at NAHREP's biggest annual event.

REGIONAL CONNECT MOUNTAIN

DECEMBER 9-10 | DENVER, CO

A forward-looking analysis of 2025 market trends, buyer agent compensation shifts, and the evolving landscape of real estate marketing.

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EVENT SPONSORS



We are so proud to have announced our launch at NAHREP L'ATTITUDE in San Diego, joining a community dedicated to empowering agents and fostering growth.

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Helping our
community achieve
the dream of
homeownership.

BMO



At BMO, our purpose is to Boldly Grow the Good in business and life. That means doing our part to create a more equitable and inclusive society. We work in partnership with Hispanic organizations like NAHREP to target grassroots needs and initiatives, and we support their mission to advance sustainable Hispanic homeownership.

For more information, visit us at bmo.com.

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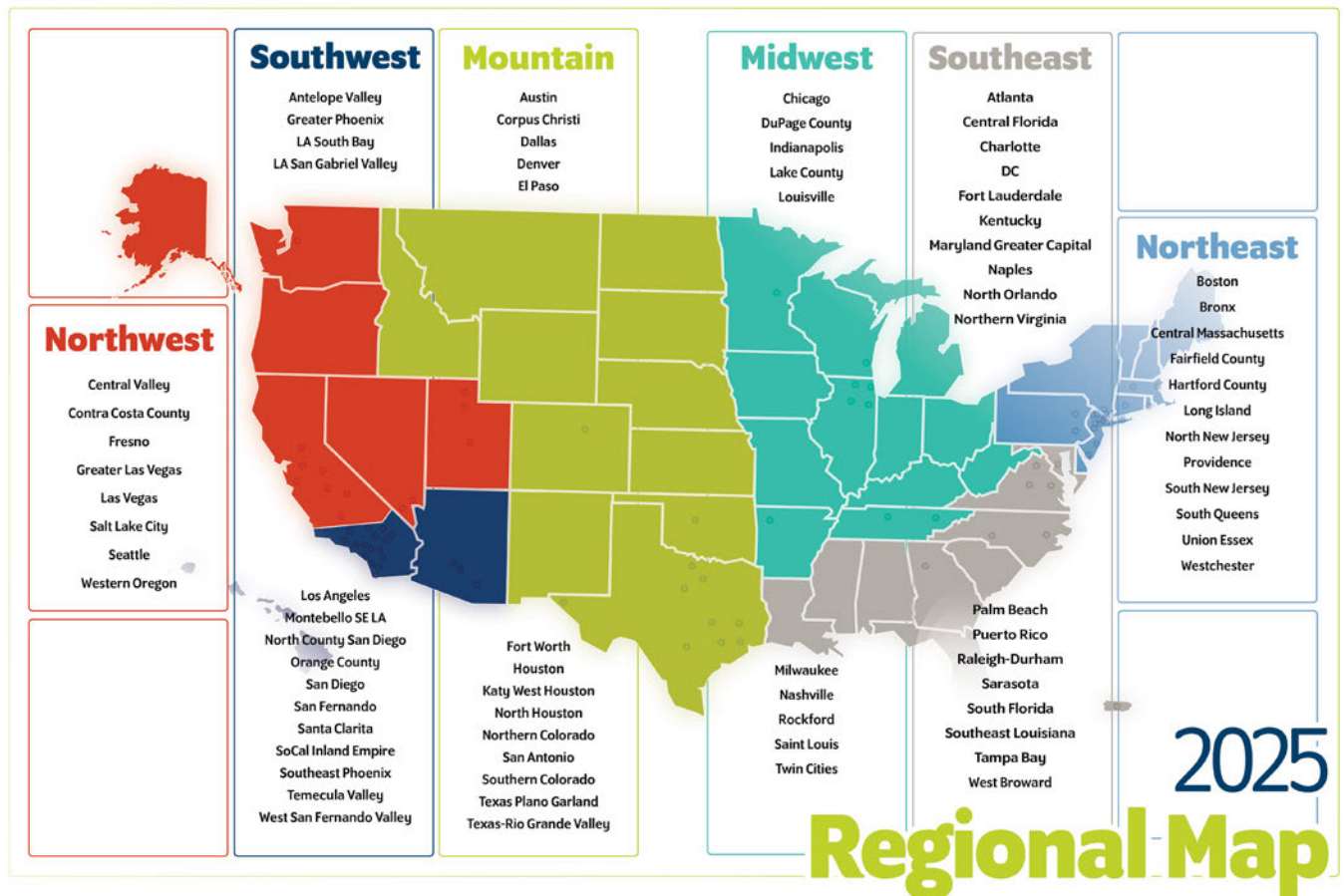


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NAHREP CHAPTER GROWTH EXPERIENCE



The NAHREP Chapter Growth Experience Program has played a vital role in attracting new chapter leadership nationwide! Working in tandem with the **NAHREP Regional Strategy**, we are able to identify exemplary leaders who are top professionals in the industry and take them to the next level. Our educational program has often been referenced as a NAHREP University as it guides and challenges our incoming board of directors to curate and execute strategic goals around their chapter's development. Through a series of training, coaching and strategic planning, the fundamental skills of board leadership are learned through the NAHREP lens! Perfecting their knowledge around the NAHREP 10 Disciplines, perfecting their NAHREP Pitch, and learning how to build professional relationships are core skills all incoming board of directors will strive to master. Upon the conclusion of the program, all incoming board of directors will commit to being official NAHREP Ambassadors!

Our 2024 NAHREP Chapter Growth Experience Program graduates brought in an additional **500 chapter leaders** and **NAHREP members** collectively to the NAHREP Network. We are elated to announce that NAHREP now has local chapters serving in 30/50 states along with nationwide member presence in 48/50 states and Puerto Rico. We anticipate that by 2025 we will have chapter presence in 33/50 states! An extraordinary achievement this past year has been the groundbreaking expansion in new market area territories where there is NAHREP Chapter presence for the first time in history! These markets can be found in the states of Missouri and Louisiana. For more information, contact: newchapters@nahrep.org and join the movement! **#NAHREPUниверситет** **#NewMarketMentality**



WHY NAHREP?



Dee Dee Cortez

NAHREP CORPUS CHRISTI

WHAT ADVICE WOULD YOU GIVE TO A FUTURE TEAM THAT WISHES TO START A LOCAL CHAPTER?

The advice I would give to a team that wants to start a local chapter is to openly and honestly discuss and decide what your mutual goals will be for the chapter. From then on, always remember that you work as team to accomplish those goals.

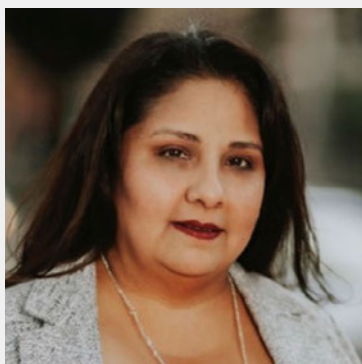
NAHREP UPPER MANHATTAN

WHY DID YOU WANT TO START A LOCAL CHAPTER?

Starting a NAHREP chapter in Manhattan felt essential because of the unique and diverse needs of the Hispanic and Latino community across the entire economic spectrum. Manhattan is home to individuals and families at various stages of financial independence, from those beginning their journey toward homeownership to those making significant investments in real estate. Our community also includes highly talented Hispanic and Latino real estate professionals whether at the beginning of their careers, or already established leaders at the top of the industry. This chapter aims to create a space where these professionals can connect, access valuable resources, and advocate for policies that strengthen our ability to build wealth and achieve lasting prosperity through homeownership.



Jacqueline Plaza

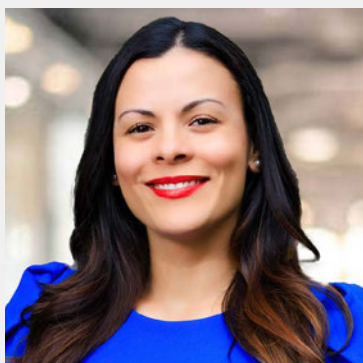


Jeanette Solis

NAHREP ROCKFORD

NAME 1-2 TAKEAWAYS FROM THE NAHREP CHAPTER GROWTH EXPERIENCE PROGRAM?

There are many takeaways, one of the key takeaways from the Growth Experience program has been the importance of collaboration and community support in achieving successful outcomes. I've realized that we can truly count on others—especially the many past and current board members who are eager to lend their expertise and assistance. This collective strength not only enhances our initiatives but also fosters a sense of unity within our chapter. By working together, we can leverage each other's strengths and experiences to create a thriving environment for all members. I'm excited to see how this collaboration will shape our future successes!



Rosalyn Luna

NAHREP SAINT LOUIS

WHAT DOES BEING A PART OF NAHREP AS THE FOUNDING PRESIDENT MEAN TO YOU?

It is an incredible honor to be able to bring this organization to the Saint Louis area. The collaboration and friendships that I have made throughout the process of growing this network are going to be with me for years. The lasting impact of the work we are doing here make the long days worth it. I feel like we are starting something meaningful for the people of our community and I am proud to be working for the betterment of Saint Louis.

NAHREP SOUTHEAST LOUISIANA

NAME 1-3 PROFESSIONAL GOALS FOR THE NAHREP SELA CHAPTER.

It's a privilege to be one of the founding presidents and being able to bring an organization that can help our future in our industry and in our community. My professional goals for the chapter would be financially sustainable in the first year as a measurement of success. Secondly, would be to advocate for real changes that our community needs in the industry and lastly would be for the chapter to be the voice for our community and make an impact! #Jointhemovement



Sofia Dheming

Annually, we re-evaluate our Chapter Growth Strategy in accordance to market trends and business needs. We strive to enroll 15-20 new market areas into our Chapter Growth Experience Program, which we anticipate to come to fruition by the end of 2025. We consider prospective market areas based on an analysis that supports our most recent State of Hispanic Homeownership Report. We also evaluate the Hispanic population of that market area in order to ensure it is at least 5% or greater in order to ensure long-term sustainability of the potential new market. NAHREP may be coming to a city near you, check out our list of prospective market areas for 2025!

#ChapterGrowthExperience

PROSPECTIVE MARKET AREAS

NORTHWEST: NORTHERN NEVADA

MOUNTAIN: ALBUQUERQUE SANTA-FE

MIDWEST: CLEVELAND | DETROIT | FOX VALLEY |
KANSAS CITY

NORTHEAST: PHILADELPHIA

SOUTHEAST: BIRMINGHAM | CENTRAL VIRGINIA |
OCALA



CONGRATULATIONS

TO OUR NETWORK AGENTS FOR THEIR PLACEMENT IN THE 2024

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HATHAWAY
HOMESERVICES**

nahrep
LATINO AGENTS AWARD

TOP 250

**HS HOMESERVICES
OF AMERICA**
A Berkshire Hathaway Affiliate

TOP 250 INDIVIDUALS BY TRANSACTIONS

Juan Cortes-Carreno
Berkshire Hathaway HomeServices
Homesale Realty

Oscar Garcia
Berkshire Hathaway HomeServices
Carolina Premier Properties

Martha Lebrón-Dykeman
Berkshire Hathaway HomeServices
First Realty

Richard Rodriguez
Berkshire Hathaway HomeServices
Georgia Properties

Diana Sifuentes
Berkshire Hathaway HomeServices
A Action, REALTORS®

Juan Barragan
Intero Real Estate Services

Hugo de Hoyos
Intero Real Estate Services

Alex Navarette
HUFF Realty

Roberto Perez
Berkshire Hathaway HomeServices
Homesale Realty

TOP 100 INDIVIDUALS BY VOLUME

Nelson Gonzalez
Berkshire Hathaway HomeServices
EWM Realty

Rafael Rodriguez
Berkshire Hathaway HomeServices
EWM Realty

Gloria Gimenez Ferrer
Berkshire Hathaway HomeServices
New England Properties

Sigfredo Ponce
Berkshire Hathaway HomeServices
Real Time Realty

Mario Acosta
Berkshire Hathaway HomeServices
California Properties

Belinda Wiseman
Berkshire Hathaway HomeServices
Laffey International Realty

TOP 100 TEAMS BY TRANSACTIONS

Umanzor & Associates
Long & Foster Real Estate, Inc.

The Carrasco Team
Intero Real Estate Services

Joe Velasco Group
Intero Real Estate Services

**TOP 100 TEAMS
BY VOLUME**

Joe Velasco Group
Berkshire Hathaway HomeServices
EWM Realty

Giulietta Ulloa Group
Berkshire Hathaway HomeServices
EWM Realty

Oscar Arellano Team
Berkshire Hathaway HomeServices
EWM Realty

Umanzor & Associates
Long & Foster Real Estate, Inc.

The Carrasco Team
Intero Real Estate Services

Corrigan Cohen Group
Berkshire Hathaway HomeServices
California Properties

The Esther Percal Team
Berkshire Hathaway HomeServices
EWM Realty

Connie Cabral Group
Berkshire Hathaway HomeServices
EWM Realty

The Monica Betancourt Group
Berkshire Hathaway HomeServices
EWM Realty

Duran Group
Berkshire Hathaway HomeServices
Beach Properties of Florida

The Suarez Team
Berkshire Hathaway HomeServices
California Properties

LRF Group
Berkshire Hathaway HomeServices
EWM Realty

The Padilla Group
Intero Real Estate Services

Jacobo Realty Group
Berkshire Hathaway HomeServices
California Properties

Sanborn Team
Berkshire Hathaway HomeServices
California Properties

**Cecilia Romero Ingram
& Klemens Ruoss**
Berkshire Hathaway HomeServices
California Properties

Zaragoza Realtor Group
Berkshire Hathaway HomeServices
California Properties

Joseph Gonzales & Viktor Likunov
Intero Real Estate Services

TOP 50 INDIVIDUALS BY BUYER SIDES

Juan Cortes-Carreno
Berkshire Hathaway HomeServices
Homesale Realty

**TOP 50 TEAMS
BY BUYER SIDES**

Umanzor & Associates
Long & Foster Real Estate, Inc.

The Carrasco Team
Intero Real Estate Services

**TOP 100 INDIVIDUALS
SOUTHWEST REGION**

Oscar Garcia
Berkshire Hathaway HomeServices
Carolina Premier Properties

Richard Rodriguez
Berkshire Hathaway HomeServices
Georgia Properties

Priscilla Oropeza
Long & Foster Real Estate, Inc.

David Osorio
Long & Foster Real Estate, Inc.

Karina Barone
Realty South

Veronica Faz
Berkshire Hathaway HomeServices
Premier, REALTORS®

**TOP 100 INDIVIDUALS
NORTHEAST REGION**

Juan Cortes-Carreno
Berkshire Hathaway HomeServices
Homesale Realty

Roberto Perez
Berkshire Hathaway HomeServices
Homesale Realty

Nicole Boisvert Porter
Houlihan Lawrence

Felix Figueroa
Berkshire Hathaway HomeServices
Fox & Roach, REALTORS®

April H. Monaco
Houlihan Lawrence

Tabitha Heit
Berkshire Hathaway HomeServices
Fox & Roach, REALTORS®

Jacqueline Norman
Berkshire Hathaway HomeServices
Homesale Realty

Ryan Schwarz
Houlihan Lawrence

Gloria Gimenez Ferrer
Berkshire Hathaway HomeServices
New England Properties

Agustina De La Cruz
Berkshire Hathaway HomeServices
Laffey International Realty

Luis Ortiz
Berkshire Hathaway HomeServices
Fox & Roach, REALTORS®

Sandra Juliano
Berkshire Hathaway HomeServices
New England Properties

Belinda Wiseman
Berkshire Hathaway HomeServices
Laffey International Realty

Margarita Carozza
Houlihan Lawrence

Kriss Linder Giles
Berkshire Hathaway HomeServices
Fox & Roach, REALTORS®

Edgar Reyes
Houlihan Lawrence

Kara Manning
Berkshire Hathaway HomeServices
Homesale Realty

**TOP 100 INDIVIDUALS
SOUTHWEST REGION**

Mario Acosta
Berkshire Hathaway HomeServices
California Properties

Jessica Marshall-Lopez
Long Realty Company

Daniel P. Garcia
Berkshire Hathaway HomeServices
California Properties

Ramon Lara Gonzalez
Bennion Deville Homes

Judith Uzeta
Long Realty Company

**TOP 100 INDIVIDUALS
NORTHWEST REGION**

Juan Barragan
Intero Real Estate Services

Hugo de Hoyos
Intero Real Estate Services

Sigfredo Ponce
Berkshire Hathaway HomeServices
Real Time Realty

Rosy Figueroa
Berkshire Hathaway HomeServices
Real Time Realty

Teresa Navarro
Intero Real Estate Services

Iraida B. Hermann
Berkshire Hathaway HomeServices
Northwest Real Estate

Tzire Quintana
Berkshire Hathaway HomeServices
Central Washington Real Estate

Sonia Maiello
Intero Real Estate Services

**TOP 100 INDIVIDUALS
MOUNTAIN REGION**

Diana Sifuentes
Berkshire Hathaway HomeServices
A Action, REALTORS®

**TOP 100 INDIVIDUALS
MIDWEST REGION**

Martha Lebrón-Dykeman
Berkshire Hathaway HomeServices
First Realty

Alex Navarette
HUFF Realty

Mayra Gallardo
Berkshire Hathaway HomeServices
Starck Real Estate

Armando Vargas
Berkshire Hathaway HomeServices
Chicago

Jacqueline "Jackie" Castaneda
Berkshire Hathaway HomeServices
Chicago

Joseph Henry
Iowa Realty

Martha Croyle
Edina Realty

**TOP 25 INDIVIDUALS
ROOKIES**

Kara Manning
Berkshire Hathaway HomeServices
Homesale Realty

Carissa Larriuz
Houlihan Lawrence

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Chapter Coaches



Daisy Lopez-Cid



Adriana Burrus



Tatiana Busch



Irving Cham



Olivia Chavez



Janxel Felix



Hipolito Garcia



Maria Gesuialdi



Alina Gutierrez



Eric Haddock



Leticia Lucio Vu



Carolina Moreno



Michelle Rosa-Patruno



Dan Tran



Charles Villafana

The NAHREP Coaches Program launched in 2013 in an effort to provide insider knowledge and support to NAHREP's growing chapter base. Each of NAHREP's coaches is a former chapter president or executive leader who serves as an advisor to maximize the chapter's effectiveness through leadership development, financial planning, and tactical support. With regular opportunities for engagement, chapter coaches are a driving force behind the growth and development of the chapter network.

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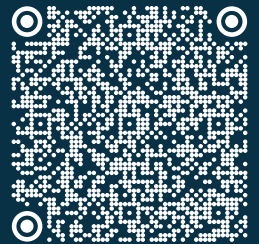
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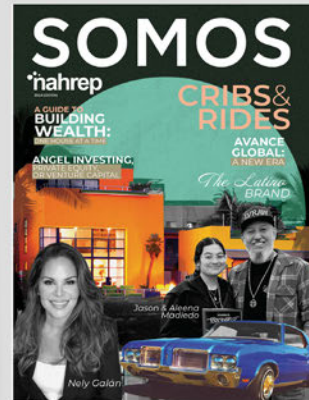
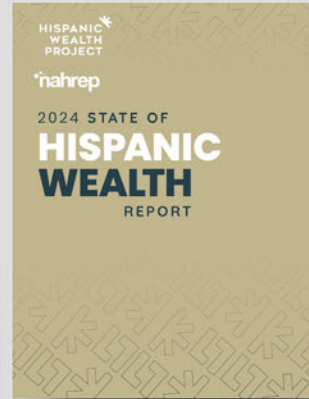
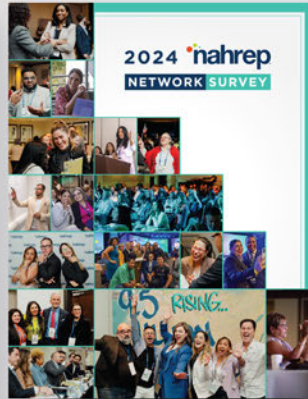
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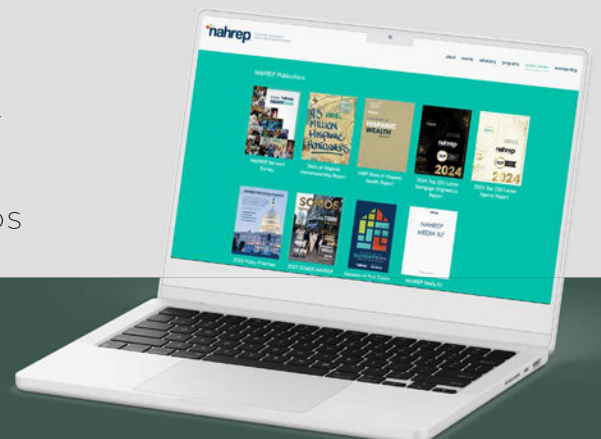
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