

The NATIONAL ASSOCIATION of REALTORS®  
recognizes that

**Penny Cowell on March 7, 2019**

earned the Commitment to Excellence Endorsement  
for dedication to practicing business at the highest  
professional standards.



John Smaby  
2019 President, NATIONAL ASSOCIATION OF REALTORS®



Bob Goldberg  
CEO, NATIONAL ASSOCIATION OF REALTORS®

