### MEET ANDY OLIVERSON OF RADIAN



### **NAVIGATING PEAKS AND VALLEYS**

MEMBERSHIP DIRECTORY PG. 22

REGIONAL REP'S CORNER PG. 9

# US REO PARTNERS MAGAZINE MAGAZINE

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Our expert panel of members represent the best of the best in REO, and assist clients from coast to coast.



US REO PARTNERS 4980 NORTH PINE ISLAND RD. SUNRISE, FL 33351



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#### EDITOR'S NOTE

It is hard to believe that we are entering the 2nd quarter of 2021. A lot has happened over the course of the first three months of this year...we have a new President, the Covid-19 vaccine is more widely available, we survived the costliest natural disaster (Winter Storm Uri) in the recorded history of the United States, businesses are opening back up and people that have been working from home for a year are returning to their offices.



As mortgage and real estate professionals, we have grown somewhat accustomed to the ups and downs in our business. This has been a bit different as it has also impacted our personal lives.

Looking ahead at 2021, I want to share some tips to help you successfully navigate the peaks and valleys of our business. First, be sure that you have both a business and a financial plan, and that goals have been established to support each. Then, take advantage of slow periods to focus on self and business improvement. Take some classes or maybe develop a new "side hustle". Finally, reconnect with your network. It is vital that you build and nurture relationships with clients and people in your sphere. Call people you have not spoken to in a while, drop off some goodies or better yet invite them to lunch on the patio.

This issue of PRTNR Magazine features some practical information and suggestions on how to navigate the peaks and valleys. As a client or member of US REO Partners, you have access to industry experts that are here to assist you. Simply reach out and let me know how US REO Partners can help.

Happy reading!

Charon Bartel

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Executive Director of Operations, US REO Partners Editor, PRTNR Magazine



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#### COFFEE WITH CLIENTS



### Featuring: Andy Oliverson

Thank you to Andy Oliverson, Vice President at Radian Real Estate Management for being our guest speaker in January for USREOP Coffee with Clients. Andy is a seasoned REO professional with over 16 years of experience. Prior to his work in REO, Andy originated loans and worked in the collections and loss mitigation departments.



### HOW HAVE THE FORECLOSURE MORATORIUMS AFFECTED YOUR BUSINESS?

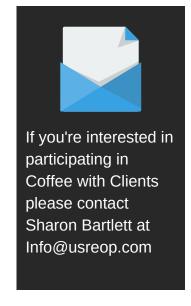
We've been fortunate. While our division has had some challenges, we've been able to leverage other parts of the business to keep employees busy and our plan is to bring them back into the REO space as the volume returns. The BIG shift is that everyone went home in March. We've worked very effectively from home and haven't missed a beat! We had the right technology in place to be successful while working remotely.

### WHAT WAS THE HARDEST PART OF TRANSITIONING TO A WORK FROM HOME SITUATION?

We already had a work from home policy in place and many employees worked from home one day a week. Probably the hardest thing was not seeing each other daily. You couldn't just walk up to someone and have a discussion. While we used Zoom before, it was only to share screens. Now we use Zoom, Webex or Microsoft Teams for meetings on a regular basis.

#### WHAT RECOMMENDATIONS OR SUGGESTIONS DO YOU HAVE FOR WHAT REO AGENTS CAN DO NOW TO PREPARE FOR INCREASED DEFAULTS IN THE FUTURE?

While we will get to a pre-Covid at some point, I think the biggest opportunity during the next year will be either short sales and/or retail sales. Homeowners in trouble or behind on payments have equity which allows them alternatives to defaulting.



#### **COFFEE WITH CLIENTS**



#### DOES RADIAN HAVE PLANS TO HOST ITS ANNUAL REAL ESTATE SYMPOSIUM THIS YEAR?

Yes, we have something scheduled for November 2021. It will be in Salt Lake and an inperson event. More information to come on that later.

#### IN ADDITION TO FMAC/HOMESTEPS, WHAT OTHER ACCOUNTS DO YOU WORK WITH?

In addition to HomeSteps, we also work with another GSE (FNMA). Although the REO volume has been down, there have been a lot of RFP's over the past year but they move slower. Luckily, Radian has a very big parent company that helps mitigate risk due to our financial backing. We've had some very positive responses to the RFP's submitted as we've been in business for a long time, have continuity with staff and again that financial backing of a large parent company. We're looking forward to some RFP awards in the near future.

#### DOES FMAC/HOMESTEPS STILL MANAGE IT'S OWN NETWORK OF REALTORS?

No. Radian has a Vendor Management group that manages FMAC/HomeSteps network of vendors. That was turned over to Radian sometime in 2018. There is a gray line, as you still have to go to FMAC/HomeSteps website to register.

#### WHAT DOES YOUR TEAM LOOK FOR ADDING AN REO AGENT TO YOUR NETWORK?

First, we look at need. Our challenge even before Covid-19 was if we had enough properties to keep an agent busy. We try to concentrate as much as it makes sense. We don't know what will happen right now. Seems likely that we will be in the same holding pattern for the next few months. A lot will depend on what happens with the foreclosure moratorium.

### DOES YOUR MEMBERSHIP LEVEL IN PYRAMID PLATFORM AFFECT THE ABILITY TO RECEIVE ASSETS?

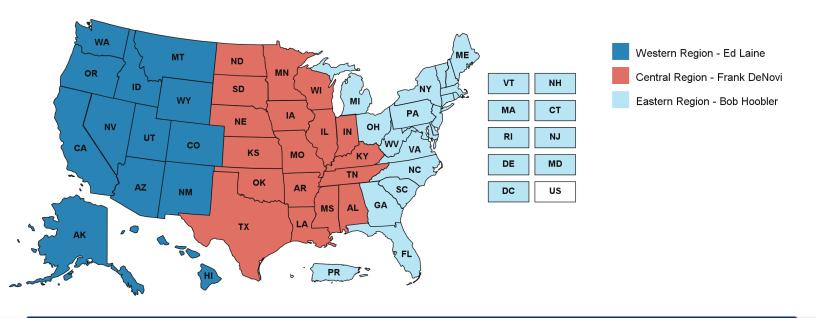
There are benefits to being a Premium Platinum member as you show up differently in the profile when asset management companies are looking for an agent.

#### HOW DO WE GET IN TOUCH WITH YOU?

To reach our team, please email VendorManagementSLC@Radian.com

This was a Members Only event. USREOP Members can view this session via the USREOP website at www.USREOP.com/members/webinars-presentations.

### USREOP BY REGION



#### MEET OUR REGIONAL REPRESENTATIVES



**Ed Laine** 

Based in the Seattle, Washington area, Ed Laine serves as our Western Regional Representative. He has been a real estate professional for 30 years specializing in REO for 25. He has extensive experience in the REO process, including negotiations, foreclosure acquisition through eviction, cash for keys, pre-marketing activities, marketing, contract and sale, through to closing, REO disposition and risk analysis.

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Representing the Central Region, Frank DeNovi is a long time Chicagoland resident with nearly 30 years of real estate experience specializing in loss mitigation, asset management, short sales, and the sale of REO properties. Frank has been recognized by the Wall Street Journal and Lore Magazine as one of the top 400 agents in the nation for the past several years.

Frank DeNovi

• Email: Frank@DeNovisells.com | Cell: 847-770-3344



Bob Hoobler handles our Eastern Region and is located in Mechanicsburg, Pennsylvania. He has been been specializing in REO properties since 1996 and provides a complete line of services. As a leading REO agent, Bob has been invited to participate on many conference panels national and local, and is also a mentor to other REO agents. A true Eagle scout – you can always count on Bob Hoobler to come to the rescue.

**Bob Hoobler** 

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### REGIONAL REPRESENTATIVE'S CORNER

with Frank Denovi
USREOP Central Region Representative



Reflections and insights gained from the US REO Partners Regional Representative call with preREO founder Jorge P. Newberry this March

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As the host of March's Regional Representative call, I invited Jorge P. Newbery to join us and share information about the company he founded last year, preREO. Many of you may remember Jorge from American Homeowner Preservation. Back 2008, founded in Jorge American Homeowner Preservation (501c Nonprofit) to buy distressed mortgages at large discounts and offer



The good news is that real estate agents are a big part of this equation.

struggling family's sustainable solutions to stay in their homes. When the homes backing the mortgages were vacant, Jorge recognized that lenders frequently struggled as they tried to limit their losses.

So, in 2020, Jorge founded preREO to get these vacant properties into the hands of local investors during the foreclosure process; the result was mitigated losses to lenders and accelerated returns for investors. The good news is that real estate agents are a big part of this equation

preREO is an online marketplace that connects local real estate investors with lenders and hedge funds that are looking to liquidate defaulted first mortgages REO properties. Originally, the platform offered homes that were vacant; however, at the request of several clients, it was expanded to include tenant-occupied and then owner-occupied properties. Lenders the country across usually have thousands of these properties on their books. In fact, Jorge reported that over 1.5 million vacant single-family homes and condos were scattered across neighborhoods in the U.S. in the third quarter of 2019.

It becomes extremely difficult for lenders to maintain these properties. Without the upkeep, many of these properties can fall into disarray. They become vandalized and magnets for crime as well as an eyesore to the community.

During the call, Jorge shared the solutions offered by working with preREO. Investors can purchase defaulted mortgages one at a time and financing is provided, with investors putting up 25%. Many of the funds do want to enter not into agreements with 100's of different local investors so this is structured a little differently. Also, many of these funds are constrained by "know vour requirements customer" and would have to do a due diligence each of the on counterparties. The solution to that was to create a trust with US Bank and all of the loans are purchased into the trust.



#### Here's how the process works:

- Find Your preREO by browse on a single platform for discounted and distressed mortgages
- Win You preREO by bidding, negotiating and partnering with preREO on the mortgage holder's interest in the property
- 3. Appoint a Receiver to take control with the help of Activist Legal to repair and rent during the foreclosure process
- 4. Earn a Profit by maximizing returns during foreclosure,

then build a rental portfolio or sell your REO

offered PreREO has all properties in price ranges, from low value to over a million. The goal is to be in all 50 states and to date they have had properties in 40 or S0 states, with a concentration judicial foreclosure in states.

Finally, Jorge shared other real estate agent opportunities like becoming a receiver to collect rents

and manage repairs to properties for the investor, as well as becoming a listing agent if the property does not sell at the foreclosure sale.









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### INSIGHTS

What is one thing that you've done during the **!!** downturn of REO to prepare for future REO volume?

1

### JULIE LARSON JULIE LARSEN REAL ESTATE GROUP | COMPASS

We have been doing not just one thing but multiple things all in the name of PREPARATION. Making sure our license and insurance are up to date; educating ourselves with proposed protocol in handling occupants of foreclosures; staffing ourselves with the finest employees for the tasks that will be required to prepare, maintain, market, and sell our client's assets. All while keeping within the Covid guidelines. We will be ready to hit the ground running!

2

#### JIM CLIFFORD WASHINGTON REALTY GROUP LLC

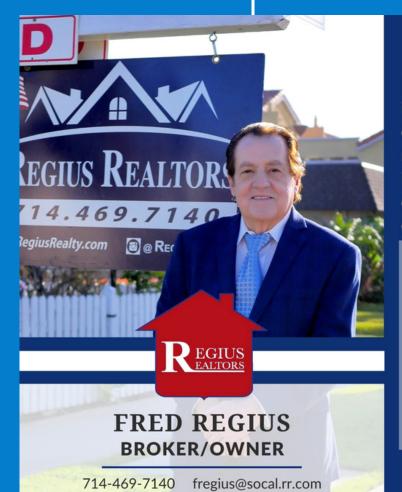
The one thing we felt was most important to change was to put all our workflow systems for each of our REO clients into our cloud base program that is accessible only to our team members. We use Microsoft Teams and have created each client's workflow including a list of activities and specific requirements.

Now when a property is assigned to us all activities from the first inspection to the final accounting are detailed. We know what actions are desired by each client, and each member of the team has the ability to see what they need to do.

3

#### MICHAEL SEETO SEETO REALTY

Normally, we have a pretty healthy mix of traditional sales, property management and REO properties. Over the past year, we have focused on expansion. We brought on two agents that can handle REO when the volume supports it, we expanded our coverage area with HUD and we expanded our networking and advertising capabilities by joining US REO Partners. We're ready for whatever 2021 and beyond brings us!



#### SERVING ORANGE COUNTY, RIVERSIDE, SAN BERNADINO & LOS ANGELES COUNTIES.

Fred Regius has over 40 years of experience in Real Estate in Southern California, with 24 of those in REO. He has helped clients navigate multiple tumultuous times in the industry. Fred understands real estate cycles and how to assist clients in our current market.

#### Fred's core business values include

- Dedication
- Knowledge of the industry
- Excellent negotiation
- Commitment to clients
- "A very pleasant experience"



www.regiusrealestate.com

# REO PHOTOGRAPHY: TIPS FROM A PROFESSIONAL

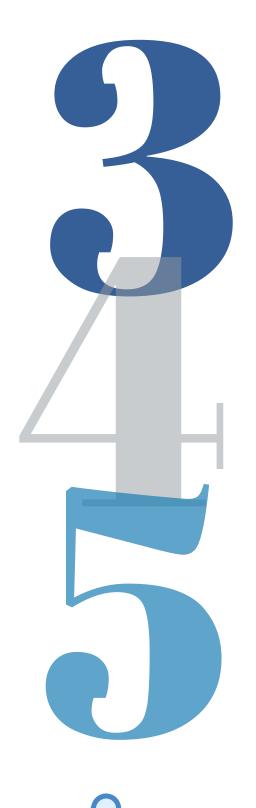
written by Melissa Hancock, owner, Melissa Hancock Photography and Creative Director for PRTNR Magazine

Real Estate agents know that professional photography is an asset in creating a strong first impression. Whether you are starting out in your real estate business or listing REO properties, there are times when an agent needs skills to represent their properties with the resources they have at hand. Let's dive into five tips that will get you stunning results!

Your modern smart phone, just like any other camera, is a tool that can be used to create outstanding photos. With the right knowledge and the right techniques, you can use your smart phone to take photos of your property that bring life to even an empty foreclosure! Just make sure to clean your lens- those phone are handled with a lot less care than profession photography equipment!

**Decide: Lights on or Lights off?** Light has color temperatures that vary between sources; from warm toned sunsets to the cooler mood of dusk, natural light is on a continuum of color. The same is true in the variety of bulbs available to buy. These light sources can drastically vary the color tone it lends to your photo.

With this in mind your rule of thumb in photographing a property should be to use natural light when it's available. It will provide the truest color and lend consistency to all photos shot in a single session. If your listing does not have large windows or if you are shooting at a time with little natural light, you'll need to use the home's lighting. Whatever decision you make, it is important to be consistent throughout a home!



Take many, cull the surplus. Homes with fewer than 9 images are 20% less likely to sell within 60 days. The sweet spot in number of photos to include in a listing is between 22-27. A savvy photographer will take more photos than they need and then select the best for their listing. When I'm photographing a space, I choose to take photos from each corner of each interior room and from each angle of the exterior.

Know where the sun is and maximize its power: Photography is the art of playing with light. In fact, in the absence of light your photo is nothing more than a black rectangle! It stands to reason that timing, in reference to your light source, is the basis of creating photography. If your goal is bright, color saturated photos then aim to shoot during mid-day when the sun is high in the sky and all rooms will be evenly lit. Open any blinds and curtains that are in the home. In a dark entry, when shooting into the home, you can even throw open the door at your back to allow the light to flood in and fill the space.

Transport your viewer: Great real estate photos transport the viewer to the home. One way to do this is by shooting from the chest. This will give a more tangible, inviting feel to your images, especially if you as a photographer are taller in height. You can also create a realistic representation of your listing is to use landscape orientation. Not only is this the most compatible with the MLS and other real estate websites, but this is the way people anatomically see the world. Its therefore the most logical and comfortable way to view a room.



- Turn off ceiling fans
- Replace missing/burnt out lightbulbs.
- Avoid your reflection in mirrors and windows.
- Lower all toilet seats.

# REAL ESTATE MARKETING DURING COVID

BY JOEL FREIS

Keller Williams Realty Miami Lakes

With the downturn of REO and a necessity to increase my retail I started working on business, dialogue improving my with prospects. Knowing that every closing starts with an appointment, and every appointment starts with a conversation, I began to prospect for more sellers of regular sales. Finding out where these sellers have a need, and how I can help, I came across online marketing and

virtual staging.

With the recent pandemic, online marketing and virtual staging have become a vital aspect of retail listings; something that I have worked to improve upon and carry over to my REO business. By using social media platforms such as, Facebook, Instagram, LinkedIn. YouTube, etc. we are able to advertise the property to a larger audience. Thus creating greater demand and increasing the value of the property. Utilizing virtual staging photos allows me to sell a home that needs work or some renovations and allows the buyer to have an idea of what the end result could be.

My most recent sale using virtually staged photos was a waterfront condominium located in Aventura, Florida. The average days on market for other listings was over 90 days. My listing, which was missing flooring and in need of bathroom and kitchen updates, received multiple offers and went under contract in less than two weeks at a higher-than-expected price.

So, in the end, it is the little things that I can do as an agent that will result in a greater return on an investment for my REO sellers.





### MAKING CONNECTIONS

by Mandi Jackson Founder, Leads by Mandi

Has your sphere of influence taken a beating in 2020 and 2021? Of course it has! Connecting with your sphere has never been more difficult than it has been during the last year. With Covid19 taking the world by storm and society doing its best to socially distance, it has been challenging to strengthen relationships without happy hours, business lunches and networking events.

As you know, the nucleus of Real Estate is connections that are built upon networking, word of mouth and building relationships. The better your connections, the greater your potential to gain clients and close on homes. But what does "better connections" even mean? Let me explain.

Better connections are essentially a network of people who are always in your

corner. They are those who constantly refer you to their friends or associates and shout your name from the Facebook rooftops. They are your built-in marketing service.

That leads to the BIG QUESTION! How do I build a 'better connections' community?

Sadly this cheer squad doesn't come naturally and like everything else in Real Estate, it takes work, effort and an intentional plan to build.

And before you even begin to logistically structure this community, you have to enter the building phase with a mindset of sincerity and authenticity.

In order to grow this community, it's important to get outside of your business and begin thinking of your sphere of influence in a new way.

Learn more about how to cultivate connections at http://leadsbymandi.com

"Better connections are essentially a network of people who are always in your corner." What are they doing? What are they thinking about? Worried about? Succeeding in? Building this community requires a dedicated interest in their lives and happenings. Once you begin interacting with your sphere with these thoughts in mind, you get closer to building that infallible support network.

Here are 4 simple ways to begin thinking about and interacting with your sphere to help you build your community:

# MANDI'S 4 SIMPLE TIPS FOR BUILDING COMMUNITY

#### **VIA SOCIAL MEDIA**

Social media is an incredible tool that helps you get to know your sphere of influence. At any given moment, you know the latest updates on your sphere's lives. You know when Ella lost a tooth, if a client got promoted or when a life-long pet has passed. Take note of these important moments and reach out! It can be as simple as leaving them a message in their comments, a thoughtful DM or even a hand-written note. These acts of kindness take you from just being someone's realtor, to being a friend who also happens to be their realtor.

#### COMPLIMENT

Never underestimate the power of a genuine compliment. I've never known someone to dislike an individual that genuinely compliments them. Each month set aside a time to text 5 people a genuine, sincere compliment. Take the time to recognize people in your sphere for their strengths and let them know you value them. This small gesture will leave a lasting and positive impression on the hearts of your sphere who in turn will be more likely to refer you in the future.

#### YOUR NATURAL COMMUNITY

While you are a Realtor, you are also SO MANY OTHER THINGS! For example, you might be: a neighbor, a room parent, baseball coach, church attendee, a cheer parent or you help with the carpool. Take a moment to make note of the communities you are already apart of. Identify the people you work with in those communities and get to know them! Learn about their interests, hobbies, beliefs. Bring them a coffee or send a quick text telling them how much you enjoy working together. Slowly and organically grow those relationships so you are top of mind when they are asked if they know a realtor.

#### LEVERAGE YOUR TOUCH POINTS

It's no secret that life as a Realtor is buuuusy! More often than not, connection-building slips through the cracks because you just can't do it all! Take a moment to look at the activities and efforts you already have in place and see the best ways you can leverage them. For example, are you sending mailers this month? That's amazing! Take the extra 5 minutes and write a personal note on 5 of them. Everyday there are opportunities to leverage the work you are already doing. Look at your processes and determine ways you can add a personal connection.

And that's it! Four VERY easy ways to get started building your loyal and supportive community! While these are certainly not the only methods that work, they are a few tips to help you get started.

It's important to remember that you can enact all four of these great tips, but without sincerity and genuine interest in your sphere, people will see right through your efforts and move along to someone who is.

To conclude, I can say with confidence that 2021 is the PERFECT year to start building your 'better community.' A community dedicated to promoting you and your work! With society ready to emerge from a long year and eager to gain new friendships and relationships, take extra interest in those around you to take your sphere of influence to the next level. For more tips on how to strengthen your business by strengthening your relationships, make sure to follow me on Instagram at @leads\_by\_mandi\_jackson.





**INSIGHT INTO** 

### REVIEWING YOUR SOCIAL SECURITY

By Laura Dohanes, CPA EA MBA President and Executive Officer, My CPA PRO, P.C. https://mycpapro.com/contact@mycpapro.com.

Most of us go through life without being concerned with, or ever checking on, our Social Security records. We assume the money deducted each payday and an equal amount paid in by our employer is applied properly to this valuable retirement benefit.

Ignoring is problematic

The Social Security
Administration (SSA)
receives a vast amount
of paperwork each
year. They can and do
make errors and
omissions.

Unfortunately, the only way these problems are caught is if YOU catch them.

Waiting until retirement may be too late to correct an error made 10 to 20 years back.
Common problems and their impact are:

**Incorrect amounts** 

If the SSA does not receive a W-2 wage statement from an employer, you will not see credit for these earnings. Result: Your Social Security retirement check



US REO PARTNERS



amount averages your lifetime earnings. If you have earnings that are missing, your retirement check will be permanently lower!

Missing earnings

In addition receiving credit for earnings, you also need to work a certain number of quarters to be eligible for retirement benefits. These missing earnings reports reduce your number of working quarters. Mess up here and you may not qualify for benefits at all!

The three-year correction time limit. Per the SSA, an earnings record can be corrected at any time up to three years, three months, and 15 days after the year in which the wages were paid or the self-employment income was derived.

While there are exceptions for fraud and obvious clerical errors, why risk the hassle by not finding errors and fixing them when they happen?

#### Action to take

Thankfully, it is now easier to confirm the accuracy of your account as the SSA has an online tool that allows you to review your historic earnings statements online at www.ssa.gov.

To use the tool, you will need to go through an online signup process that includes many safety measures to ensure your identity is protected.



If you see an error on your statement, you should immediately correct it. You can do this by contacting the SSA:

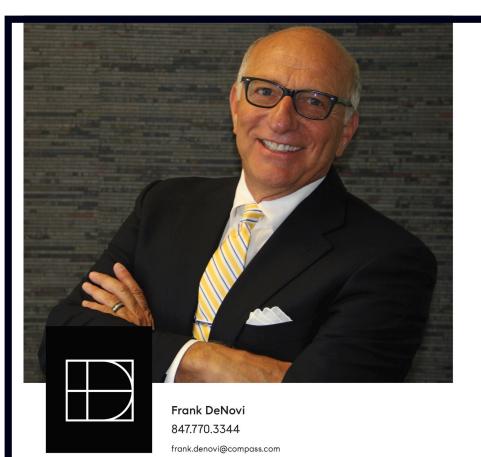
#### **Telephone:**

1.800.772.1213

#### By mail:

Social Security Administration Office of Earnings Operations PO Box 33026 Baltimore, MD 21290-3026

The message? Since you are receiving a new W-2 right now, make reviewing your Social Security retirement account part of your annual tax filing experience.



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#### MARIE KAHVAJIAN

Frank DeNovi is a Real Estate broker affiliated with Compass, Compass is a licensed Real Estate broker and abides by federal, state and local Equal Housing Opportunity laws

NRBA, WOSB, CDPE,CSSA,CFA,SFR Broker/Owner

- 32 years experience in short sale/REO
- 100% women owned business
- high volume REO Brokerage
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9/19/2021 AUCTION & DINNER BENEFITING

### ST. JUDE'S RESEARCH HOSPITAL

Giving through charitable donations has been a cornerstone of US REO Partners since the organization's founding in 2010. Thanks to the generosity of our clients and members, over the years we have been able to donate \$520,000 to St. Jude Children's Research Hospital. Funds raised through this dinner and auction event help ensure that no family ever receives a bill from St. Jude for treatment, travel, housing or food — because all a family should worry about is helping their child live.

### USREO PARTNERS

#### **MEMBER DIRECTORY**



# Connect with clients Collaborate with colleagues Corner the market

Get the latest membership updates online and search by zip code for quick results:

#### USREOP.com/partners

US REO Partners is a leading, national trade association representing top-performing REO brokers, default services law firms, mortgage servicers, and ancillary vendors in the default servicing industry.

Founded in 2011, US REO Partners offers its mortgage servicing members a national network of vetted, proven, and highly-trained partners who are ready and able to perform at every level of the disposition, loss mitigation, and mortgage servicing process.

#### Managing challenging assets

Our members have decades of experience in fullservice REO maintenance and management, and are experts at listing, marketing, and selling challenging assets. When it comes to moving properties through the foreclosure and REO pipeline, our members are the real estate, legal, title and preservation experts you need on your side and in your market.

#### Training and resources

We offer regional, national, and digital trainings for asset management and mortgage servicing teams who need up-to-date local real estate and REO education; legal-based legislative and regulatory compliance updates; and staff-level training on best practices in asset management, closing, eviction, foreclosure, preservation, short sale, title and valuation.

#### Proven, reliable service

At US REO Partners, our members average 20 years in the default servicing industry and are recognized leaders in their fields and markets.

You don't have to go it alone – join the partnership. Learn more, apply for membership, or find a partner online at USREOP.COM

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# In The Community

U.S. REO Partners uses the same enthusiasm we have in business toward making an impact nationwide. U.S. REO Partners Members and Clients work within the business community as well as in their local communities. U.S. REO Partners is proud to be a driving force behind multiple charity events.





In 2020, U.S. REO Partners supported St. Jude Children's Research Hospital for a seventh year. Thanks to the generosity of our clients and members, we are once again able to contribute toward "Finding Cures and Saving Children." St. Jude Children's Research Hospital supports both children and their families and never asks for payment. U.S. REO Partners tries to give in a way that supports both adults and children nationally. We have been very fortunate to work with incredible organizations over the years since our partnership began in 2010, Our members are always looking for ways to get more involved in their communities.



U.S. REO Partners has donated more than \$520,000 to St. Jude Children's Research Hospital. Mr. Mike Jones of United Country Auction Services works with St. Jude on all of their main events and U.S. REO Partners was fortunate to have United Country Auction Services as the auction house at the 2019 event. Retired NBA Slam Dunk champion, Spud Webb, formerly of the Atlanta Hawks, was the honorary celebrity guest. Over the past years, we've had the stars of the professional sports world: Spud Webb, Drew Pearson, Steve Garvey, Ed "Too Tall" Jones and Randy White as our celebrity guests to assist U.S. REO Partners in a highly successful effort supporting the St. Jude Children's Research Hospital.



U.S. REO Partners was able to donate over \$30,000 to The V Foundation towards Cancer Research to help both children and adults. The V Foundation has awarded more the \$115 million to more than 100 facilities nationwide and proudly awards 100% of direct donations to cancer research. Our honorary guest was Dr. Kathleen Crowley of Texas Health Harris Methodist Hospital and her husband Dr. Eric Steen of UT Southwestern Internal Medicine.



Through the generosity of our members, we were able to donate over \$22,000 to the The Wounded Warrior Project. The Disabled Veterans National Foundation exists to change the lives of men and women who came home wounded or sick after defending our safety and our freedom. The Disabled Veterans National Foundation works to advance a number of current issues that impact the lives of disabled veterans and their families.



Ofrece Un Hogar is a safe home for children 0-5 years of age who have been victims or who are in situations of abuse or neglect. U.S. REO Partners contributed over \$20,000 to this wonderful foundation.



Children's Miracle Network was founded by Marie Osmond and John Schneider and raises funds for children's hospitals, medical research and community awareness of children's health issues. U.S. REO Partners was able to donate over \$22,000 to their organization.