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COFFEE WITH CLIENTS

Roger Beane & Mark Johnson

SET UP YOUR INSTAGRAM FOR SUCCESS

MEMBERSHIP DIRECTORY
PG. 34

NOTES FROM THE FIVE STAR
CONFERENCE

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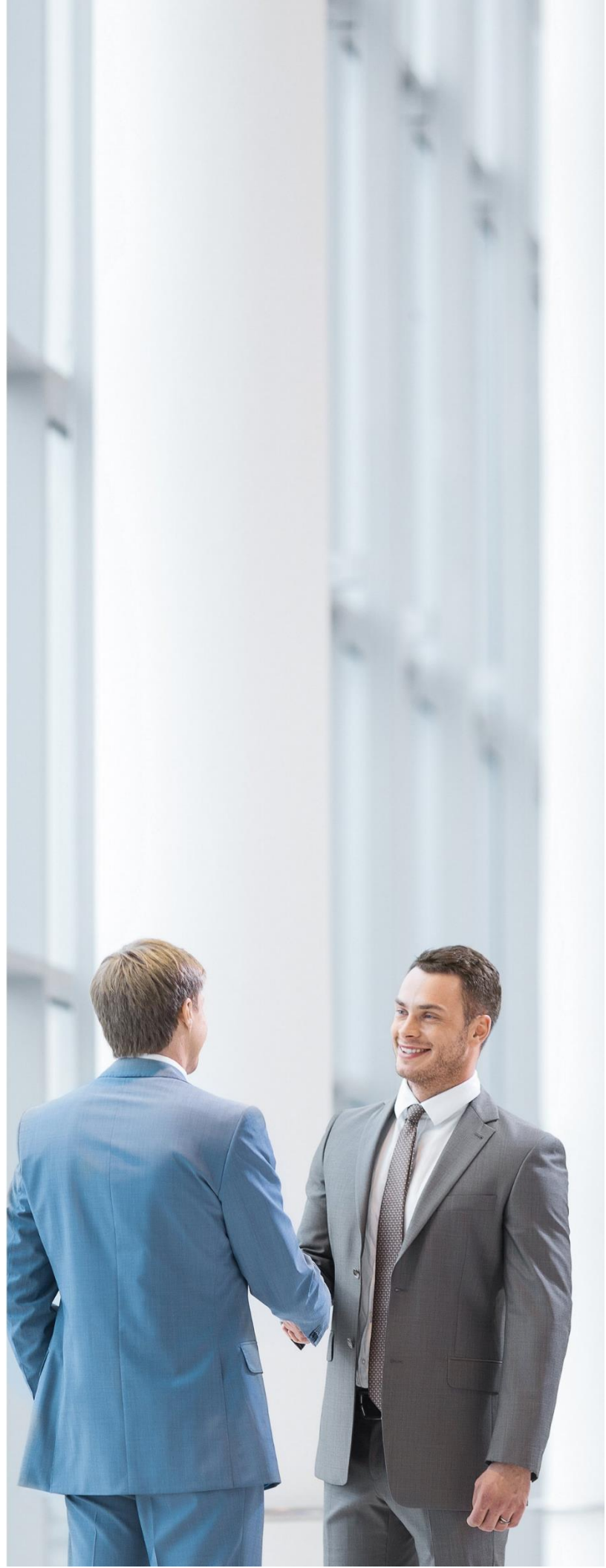
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MARK JOHNSON**

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



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COFFEE WITH CLIENTS



NOTES FROM THE FIVE STAR CONFERENCE



SET YOUR INSTAGRAM UP FOR SUCCESS

EDITOR'S NOTE

Conference season is back in swing, and it has been great to see everyone in person again. I sure have missed the ability to meet with clients and our members in person over the past year and a half. I'm energized by these interactions and find that some of my best ideas are born out of these meetings.

With that said, The Five Star Conference did not disappoint! We kicked off the conference on Sunday afternoon with the USREOP Client Meet & Greet and Educational Training session. During this session, we were able to connect again and had the pleasure of learning from six exceptional speakers. Our time together was priceless!



Later that evening, we held our annual Client Appreciation Dinner & Charity Auction event. The event provided an opportunity for us to network with clients and members in a casual and private setting. Our celebrity guest for the evening was former NFL Running Back, Tony Dorsett. Tony shared the story of his 99-yard run. We closed out the evening with our charity auction benefitting St. Jude Children's Research Hospital; for which we raised over \$42,000.

A HUGE thank you to our clients, members, and sponsors. Without your support, this would not have been possible.

Sharon Bartlett

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Featuring: Roger Beane & Mark Johnson

It was a double-hitter month for US REO Partners' Coffee with Clients! We were thrilled to have both Roger Beane, CEO & Founder and Mark Johnson, President of LRES Corporation join us as guests in August.

Roger Beane is the Founder and Chief Executive Officer of LRES Corporation. His experience as an entrepreneur starting five successful businesses empowers him as a leader to work with the most qualified teams in any industry.

Mark Johnson has more than 20 years of executive experience working for various Fortune 500 companies within the mortgage services industry. As President, he provides overall leadership and direction for the company's operations.



WHAT DOES THE DAY IN THE LIFE OF A CEO/PRESIDENT AT LRES LOOK LIKE?

RB: Strategy! A lot of our time is spent on strategy. Our focus is on what the company's next steps look like for the next 6 to 18 months and identifying the marketplace trends. We also are looking at when the eviction moratorium will lift and trying to forecast what its impact will be on the company.

MJ: Our obligations really are to keep ourselves and managers educated on what we think is going on in the market and develop strategies accordingly. We also look at the numbers to determine if we are performing as we should for our clients and shareholders and if not, what we need to do to change that.



If you're interested in participating in Coffee with Clients please contact us at Info@usreop.com

COFFEE WITH CLIENTS



CAN YOU SHARE WITH OUR MEMBERS SOMETHING YOU THINK THEY MAY NOT KNOW ABOUT LRES?

RB: We are heavily involved in the commercial side as well as residential. Today we are very close to boldly stating that we can provide a value on any property in the country for any purpose including default, origination and refinance.

MJ: We have been in business for 20 years. We are national in scope so every state is part of our focus, including the territory of Puerto Rico. We have had a few acquisitions of smaller companies that focus on residential evaluations. Between BPOs and these residential evaluations, we rely heavily on the agent and broker community. We see you as a key integral part of what we do.

WHEN ADDING NEW REO AGENTS TO YOUR NETWORK, CAN YOU TELL US WHAT YOUR TEAM LOOKS FOR?

MJ: The easy and simple word, although not always fair, is experience. We are looking for agents that have an expertise in areas such as reverse mortgages and FHA loans. Agents are representing us in the marketplace, so we look for agents who are thoughtful about the process. Are they going by the house more than once a month? Are there flyers on the lawn or a branch that has fallen on the roof? Does the property look occupied? Do they notify us so we can get the issues addressed? We are looking for someone who wants to sell the property for the maximum value. We want agents who have integrity and take ownership of the transaction and manage it accordingly. Those are the agents we keep going back to.

CONTINUED...

RB: For those agents that are interested in working with LRES, I suggest they collaborate with agents who already do. Ask those agents how they got involved, what their experience has been and what are three things that would help you stand out in the marketplace. Who did they network with to get the opportunity or would they mind introducing you to the asset manager they have worked with. Talking amongst yourselves as to how to increase your market share with LRES may be most helpful. One other tip is to offer to do the backup BPOs. Show us the quality of work you do.

WHEN YOU CONSIDER PARTNERING WITH OTHER AGENTS AND BUSINESSES, WHAT FACTORS ARE DEAL BREAKERS FOR YOU?

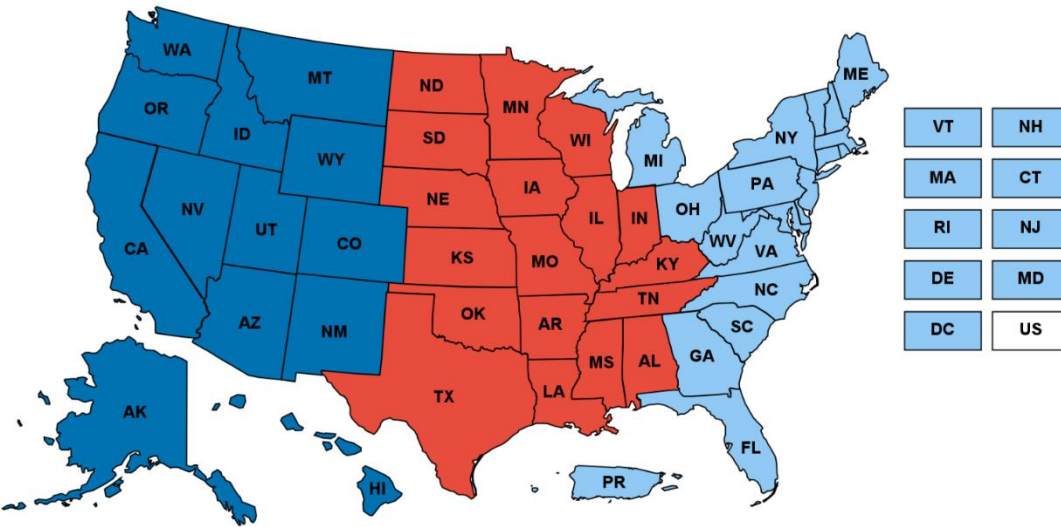
MJ: Ignoring properties, not treating it like your own or letting the property degrade. So many agents are so good, but there are those out there that get in the system that don't seem to take care of the basic needs. We want agents that take ownership of the responsibilities that go along with the job.

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

USREO PARTNERS BY REGION

MEET YOUR REGIONAL REPRESENTATIVES

USREOP Regions



- Western Region - Ed Laine (13)
- Central Region - Frank DeNovi (18)
- Eastern Region - Bob Hoobler (21)

One of the nations most experienced Real Estate Brokers with over \$1 billion in sales, and over \$1 billion in Mortgage Originations. Ed is a licensed Broker and General Contractor, which makes him uniquely equipped to help with maximizing the equity in a property upon sale. Ed was the #1 Washington Broker for 4 of the last 7 years according to the Wall Street Journal.

As the USREOP Western Region Manager, REOMAC Member and DSPros Member, Ed has been a real estate professional for 34 years specializing in Institutional Sales for 29. Ed 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. Ed also possesses unique marketing skills and programs have allowed him to exceed MLS averages in sales units, sales price as well as speed of closings. Ed has successfully completed over 7000 transactions since 1987. Currently, his listings sell 15% faster than the MLS Average and for 4.5% more money.

Ed has a team of Specialists ranging from Pre-Market Coordinators, Listing Coordinators, Repair Coordinators, Loss Mitigators, Sub-Contractors to Closing Coordinators. Ed also has a full service Property Management Firm to assist when the strategy is Buy & Hold. Ed gives his clients the best service and quick turnaround times.

ED LAINE
Western Region Manager

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BOB HOOBLER

Eastern Region Manager

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Bob Hoobler handles our Eastern Region and is located in Mechanicsburg, Pennsylvania. He has 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.

FRANK DENOVI

Central Region Manager

<http://www.dkhometeam.net>

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



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.

REGIONAL REPRESENTATIVE'S CORNER

with Ed Laine

USREOP Western Region Representative



When is a “Seller’s Market – Not a Seller’s Market?” Ed Laine weighs in on the current market and best practices for selling in a buyers market.



What is the inventory number for your market? Currently, in my MLS, we have 0.70 Months of Inventory. That is basically, 3 weeks of inventory. We haven't had “months” of inventory in two years! (in Sept 2019 we had 2.01 mos.) And the Seattle MSA, which is comprised of King, Pierce, and Snohomish Counties; hasn't had more than two months for another year beyond that!

Why am I pointing all of this out? Well, the definition of a “Seller’s Market” is when there are less than 6 months of inventory. We have been in an “Acute Seller’s Market” for several years now. These statistics have been tracked since January 2016 at which point the state of Washington had less than 2.5 months of inventory and the MSA was at 1.74 mos. It almost makes you wonder: Will we ever get back to a “Balanced” Market? Hard to imagine!

So, if this is all true, then why does it feel like this year’s “fall slowdown” is more severe than the last few years? Why are sellers seeing their homes sit on the Market? Why were we getting 10-20 offers in May, but in August, started to feel lucky to just get one? That is because this Market is showing signs of a Buyer’s Market. And the reason for that is something I call Buyer Fatigue. Think about it: so many buyers have been “slugging it out” in the marketplace, buying Pre-inspections at \$400 a

pop, writing Escalator Clauses, waiving EVERYTHING in their offers...and still LOSING! It's like Howard Beale's character in Network (circa 1976) ...” I'm mad as hell, and I am not going to take it anymore!” A lot of buyers would rather sit on the sidelines than waste another \$400 for an emotional punch in the gut.

This issue is compounded by unrealistic Sellers making a logical, but avoidable mistake. And their Realtors might be the reason for it! Hear me out: your Seller's neighbor listed his house for \$600,000. It got bid up to \$700,000 and closed. Now it's your best comparable and your listing is 150 square feet bigger. You list it conservatively for \$710,000, and.... crickets. Nothing. No showings. No offers. No nothing! But, why? You priced your listing based one where the neighbor's house closed. The neighbor's house ONLY got that price because he started at \$600,000. You started at \$710,000 and here is what the Buyers thought: Wow. That house isn't even a very good deal AND it is going to get bid up from there, and I don't want to get sucked into that bidding war. So, they pass on it. They often won't even go look at it because they want to protect themselves from falling in love with something they won't be able to buy.

In a search of single-family residences in my MLS there are 675 Active Listings in Seattle right now. 267 of them have been on the market for over 30 days. That is roughly 40% of the total inventory. What does that tell you? Those homes are overpriced. Yes, they might have different issues or more severe issues, but every issue can be overcome at the right price, or with the right discount.

So, what does all this mean, and what should you do if you are trying to sell in this market? The following are tips for pricing in the current market situation.

Make your listing as move in ready as possible

In order to garner multiple offers homes must be priced right and turnkey. They can be dated, but they need to appear move-in ready. Make sure your listing preparation includes addressing curb appeal and anything cosmetic. Our team uses our in house Moving Concierge Program to fund these repairs and then get paid out of closing.

Eliminate the “visual discounts” as much as possible

When a buyer walks in to a house, they have the list price in their head. And then, as they walk Be considerate of the list price of those comps, and plan to give that number more weight than the final sales price

Find the most similar comps as you can

When choosing the comps that are the best indicator of value, make sure that they are similar in design, appeal, age and size. A lot of brokers start to get lazy in their comp selection.

Be considerate of the list price of those comps, and plan to give that number more weight than the final sales price

Once you have selected your comps (you should have 4-6 of them, ideally), pay close attention to

what the sold for in relation to where they started their list price. This will give you tremendous insight into where you should start your list price. We actually have a script for this conversation and we call it our

“List Price Strategy Session”. We explain to our Sellers that we are actually trying to predict 3 numbers:

1)The market value – This is a specific number (and not a range, like most realtors will try to tell you). It is the home’s value and it rarely is the same as the list price.

2)The List Price – this is a number designed to help maximize the 3rd number, which is

3)The Final Sales Price

Be more willing to accept an early offer if you get a strong one

When your strategy includes an offer review date, (we will often list on a Thursday and review the following Tuesday), you are typically doing so to create a multiple offer situation. In a market like this, that is less likely to work. So, inoculate your client to the possibility that some Buyers are sick and tired of losing, and may get aggressive and submit early. Then, when an agent calls you to see if your client will consider an early offer, tell them: "Well, I warned them that someone might try to do this. They are pretty committed to the review date, but I would never discourage you from writing an offer early. I would strongly encourage you to be as aggressive as your client is willing to be." Then, when they submit an offer, you can:

1) Counter and drag them up, using the review date as leverage. I.e. "If you want my client to sign this early, you will have to come up to at least X amount." The buyer, fearing more competition coming on Tuesday, often will agree to it.

2) Reach out to every agent who has shown, or forwarded your listing to a client, to see if there are any other offers “in the works”. Then, if you get one,

advertising as easy as

01



02



03



3 REASONS TO SUBMIT AN AD FOR OUR JANUARY ISSUE

- 1- Ads are a great way to promote your business within the REO community.
- 2- Our audience is growing!
- 3- It's free! Who doesn't like free advertising!

you can go out for “highest and best”.

I have done both of these in the last 30 days. In the former, I only got one offer, but was able to get them to go \$100,000 over asking. And when doing the later I was able to get a total of 5 offers after getting the early offer. AND I got my client \$138,000 over asking. It works!

In closing, the best thing you could possibly do as a Seller is to partner with a Member of USREO Partners. Their hard work, and experience will pay you dividends!

“

This market is showing signs of a Buyer's Market. And the reason for that is something I call Buyer Fatigue.

A lot of buyers would rather sit on the sidelines than waste another \$400 for an emotional punch in the gut.

”

UP NEXT MONTH...

**FRANK
DENOVI**

CENTRAL REGION
REPRESENTATIVE

US REO PARTNERS

AT FIVE STAR CONFERENCE

by Melissa Hancock



Client Meet and Greet & Training

One of the tremendous opportunities that comes with membership in US REO Partners is access to colleagues and industry leaders who are eager to share insights. Our panelists at this September's Client Meet and Greet & Training at The Five Star Conference were no exception. In fact, their contributions to the industry are quite exceptional.

This year we gained fantastic insights into this real estate cycle and what to look forward to in these unprecedented times in the industry.



PANELISTS

Arleas Upton Kea

Deputy to Chairman of External Affairs



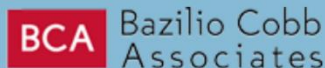
Bob Norrell, COO



Jorge Newbery, CEO



Tommie Thompson, President



Eric Delgado, Director

MCM CAPITAL, LLC

Ryan Hennessey, Director



US REO PARTNERS

AT FIVE STAR CONFERENCE

by Melissa Hancock

Charity Dinner and Auction Benefiting St Jude Children's Research Hospital

The night before The Five Star Conference began, our members kicked the event off in style: Texas Style! Over a hundred members and guests gathered at The Y.O. Ranch Steakhouse to enjoy a renewal of US REO Partners' tradition of camaraderie, partnership, and charitable giving.

The evening began with appetizers and mingling in the warm, traditionally Texan, atmosphere of this internationally acclaimed steakhouse. The Y.O. sources its cuts from the 48,000 acre free-range Y.O. Ranch that is situated deep in the heart of the Texas Hill Country.

US REO Partners were soon joined by another Texas legend, former Dallas Cowboy, Tony Dorsett. Mr. Dorsett awed the crowd with his bowl rings and stories, mingling and taking photos with members.

Once the dinner bell rang, our event sponsors and board enjoyed an incredible meal with Mr. Dorsett, learning more details of his 99 yard run touchdown, the record setting longest run in history, as well as where life has taken this legend.



However, the jewel of our evening got started after members had the opportunity to begin their meal: the auction to benefit St. Jude.

The mission of St. Jude Children's Research Hospital is to advance cures, and means of prevention, for pediatric catastrophic diseases through research and treatment. Consistent with the vision of



founder Danny Thomas, no child is denied treatment based on race, religion or a family's ability to pay.

US REO Partners and St. Jude Children's Research Hospital have a long history of working together. This year was no different, thanks to the generous donations and sponsorship of our members, as well as the wonderful individuals who purchased these items.

The partnership of this evening resulted in over \$43,000 raised to directly benefit these deserving children and their families.



We look forward to your presence at next year's Dinner and Auction benefiting St. Jude Children's Research Hospital!

Save the date
September 2022



St. Jude Children's
Research Hospital

US REO PARTNERS

AT FIVE STAR CONFERENCE

Recaps shared by US REO Partners and Members



The REO LAB

by Dale Sylvester, broker New Day Real Estate

One of the major events at this year's Five Star Conference was the REO Lab hosted by Altisource on Monday. This event covered the majority of the afternoon and was divided into four parts, with all four sessions being well-attended with standing room only.

In the first session, the speaker was Eric Will, Senior Director of REO Operations at Freddie Mac. Mr. Will gave an excellent analysis of the current state of REO at Freddie Mac. Freddie has very little REO inventory nationwide at this time. The future of REO inventory is uncertain due to government moratoriums protecting homeowners from foreclosure. Their mission is to continue managing impacts and process changes related to the moratoriums as well as new laws, regulations, etc., and preparing for a "return to normal" when the moratoriums end. Mr. Will made the point that with so little inventory at this time, bringing brokers in as listing brokers would be a great disservice to them. With only one or two assets yearly, it is very difficult to be an efficient listing broker, making agents and brokers look bad with so few assets available.

OVERVIEW OF KEY CLASSES

The REO Lab

Dale Sylvester

Property Management Lab

Adriana Montes

Servicing & Compliance Lab

Serina Lowden

REO Networking: building and Maintaining Synergy between Asset Managers and Brokers

Monica Vaca

Single-Family Rental & Investment Roundtable

Eddie Blanco

Servicing Tech Lab

Serina Lowden

Foreclosure Lab

Jennifer Blake

The speaker in the second session was Ryan Smith, Director of REO Re/Max Properties in Chicago, IL. He has become an expert in the default industry while working to provide his clients with unprecedented value. He treats each property as if it were his own, often repairing many bank-owned properties. Smith spoke about REO in his local market comparing Pre-Covid; his county seeing a steady flow of foreclosure auctions, which effectively dropped to zero when foreclosure moratoriums went into effect. As the effects of the Pandemic are starting to ease, he noted that recently a trickle of foreclosures have been seen and that he expects this to increase and manifest into 3 waves.

1. The backlog of foreclosures that were already in process pre-covid still need to work through the foreclosure process.
2. The second wave will be the forbearance plans that end up being foreclosed on
3. Who purchased at the height of the market? Nobody yet knows when the height of the market is, but it could be now or any time.

The third session featured moderator Garrett Mays, VP, Director of Valuation Services and Vendor Management at USRES. He was joined by speaker Eddie San Roman, President of 24 Asset Management Corp. This session started with a comparison between the 2008 foreclosure crisis and what is expected in the next one. The biggest differences are first that there is a lot of equity in the market this time and the fact that last time, many loss mitigation strategies were being developed on the fly by loan servicers and government. This time, there is a toolbox full of these loss mitigation tools ready to be deployed whenever they are needed. The discussion included topics such as “how to get your foot in the door with loan servicing companies and asset managers?”, “What are the best practices for doing BPO orders and doing them thoroughly?” Excellent BPOs give you a great chance to get listings if the property does go to foreclosure. Poor BPOs will get you taken off the list of even BPO vendors very quickly.

The point was made that agents doing these BPO reports need to make sure they pick comps that have as few as possible adjustments, make certain the square

footage is accurate and take lots of photos. In response to a question concerning the future short sales and the time it takes to process them, loan servicing companies have a requirement to respond to all short sale offers within 30 days of having a completed a short sale package with all documentation.

The fourth and final session featured Moderator Rob Pajon, SVP Marketing & Product for USRES and RES.NET. Asset management experts Jorge Newbery, CEO, AHP Servicing, Jacquelyn Pardue, Head of Procurement at LoanCare, Andrew Oliverson, VP, Radian and Jorge Newbery, CEO of AHP Servicing, a national mortgage servicer. The panel discussed the current government interventions and



foreclosure moratoriums, saying the programs thus far have been very successful at accomplishing the goal of keeping people in their homes during the Covid Pandemic. The question arises about what will happen when government intervention stops and those protections are lifted. The point was made that everybody in a market like we have been watching unfold tends to make money from increased values and equity positions. That is, except for the people that purchase at the top of the market and nobody knows when that is until after it happens. The one thing everyone was in agreement with was that a market adjustment at some point is inevitable.

One thing that was said, and is so true, is that every time it seems we are going into a down cycle, everybody says that this time is different. It never is.

The overall takeaway from this session is that there is very little happening right now due to foreclosure moratoriums, but there is a trickle of inventory beginning to come to market and there are more likely to occur within the next 12-24 months as foreclosure moratoriums expire. The REO LAB was an excellent source of the latest information and recommendations from experienced asset managers, beneficial to all those maneuvering this time in REO markets.





this just in!

MONICA HILL

was named
Regional Vice President
with NAREB

National Association of Real Estate Brokers




CONGRATULATIONS!

Property Management Lab

By Adriana Montes

When the pandemic first hit, getting the work done in person was not an option anymore and property managers had to find a way to bring all of their processes online. This created the need for new property management technology trends to emerge practically overnight.

Today, as we have been in a year plus of the COVID environment, property managers largely agree that they have seen the benefits of doing business digitally and that an industry that was used to face to face interactions has seen how they are equally or, in some cases, are operating more effectively and efficiently



than pre-pandemic.

While there were plenty of tools that offer online payments, communication, maintenance requests, lease signing and closings, it was vital that we move to a no-touch environment to conduct all business. This led to discovering and utilizing additional tools like virtual 3D tours.

Customers appreciate the ease of online communications, and the ability to document those communications. For an industry that shied away from online transactions, we have moved to being more accepting of them.

With that being said, there is a consensus that un-tech-savvy property managers and do-it-yourself landlords will face difficulty in the fast changing, technology environment of the property management business and industry.

The economic outlook for property management companies is that their revenue and portfolio will grow over the next two years, even in the midst of COVID-19, as the single-family rental market continues its expansion nationwide. The industry's



environment's is also incentivizing creativity to offer services which in turn create additional income and revenue sources.

Cost savings initiatives are also explored by establishing an in-house renovation and management team.

In general, 2020 shocked the property management industry, pushing such business to advanced and become more efficient and effective in 2021 by implementing technology that many had been reluctant to adapt to.

Foreclosure Lab

By Jennifer Blake

We are in uncharted territory here, and many of us do not have the capacity to deal with what is coming our way. It will take time to ramp things back up again and now there are staffing issues to deal with. It is very difficult to hire new employees today. There is a lot of competition, including the local pizza shops that are paying drivers \$20 an hour for deliveries. Most employers cannot afford to pay those wages for employees at a call center. This will cause further delays.

Due to the moratoriums, property inspections have not been done in over 18 months. We expect to see a multitude of issues, including busted pipes, standing water, mold, etc. We won't know the full effect of the moratoriums on property conditions until properties are inspected again. This is a major concern.

Most likely, we are going to see a lot of foreclosure starts, but not as many finishes. Many homeowners have equity and can sell their homes instead of losing them to foreclosure. We expect REOs to trickle in over the next 12-18 months. Possibly a 2-3% uptick in REOs over the next 24 months, and many will be FHA loans. Foreclosure starts are still a moving target, and there will continue to be changes in what is and isn't allowed...so stay tuned!

Start marketing your services to homeowners that are in default, and make sure that you are signed up for all of the REO vendor platforms that you can.

Amy Neuman
Flagstar Bank

We are working to contact borrowers to offer assistance to those that are in forbearance or default. Only about 20% are responding to our efforts.

John Dunnery
Community Loan Servicing

We are in the process of getting staff prepared and reviewing processes. Due to Covid, properties have not been inspected in 18 months or more. Inspections need to happen so that vacant and abandoned properties can be identified.

Single Family Rental and Investment Roundtable

By Eddie Blanco

Throughout the Five Star Conference there were some mixed signals about the outlook for REO and default for the coming year, however the messages shared during the SFR and Investment Roundtable were loud and clear.

The first message was that the real estate market will continue to see many of the same conditions that we have seen since the COVID Pandemic started, which include limited inventory, supply chain constraints leading to slow increase in inventory, very low interest rates, strong demand to deploy capital, etc. All these factors will steadily move prices up.

The other message was that Real Estate agents and investors need to become creative and multifaceted to be relevant in the coming years.

Waiting for REO to pour in is not a strategy. Agents and investors need to become creative to bring solutions to the problems of increasing cost, limited inventory, and affordability. The panel participants' core message was about developing a team consisting of lenders, appraisers, CPAs, local real estate experts to come up with a strategic solution in your marketplace. Large institutional clients are looking for creative professionals that know their market and are capable of solving local problems. It is time to get creative, make new contacts and create strategic solutions.

Servicing and Compliance Lab

By Sernia Lowden

There are many challenges homebuyers are facing in today's real estate market. These include but are not limited to rising home prices, low inventory, qualifying for a home loan, and agents and loan officers not wanting to help buyers in certain price brackets. It is the responsibility of all real estate professionals to educate and assist potential buyers in home ownership despite their socioeconomic background, race or creed.

Real estate professionals can accomplish this goal by reaching out to communities with lower rates of homeownership and holding Buyer Workshops to teach the benefits of being a homeowner and building generational wealth. People cannot pursue what they do not understand; The lack of education around homeownership has been one of the main downfalls to many communities lacking it.

Real estate professionals have historically sought out buyers who are knowledgeable of homeownership, ready to buy and are just looking for a real estate professional to assist. However, it is now time for real estate professionals to change this mindset and focus on the communities and individuals who would not ordinarily pursue homeownership.

The rising prices and low inventory should not be a reason for real estate professionals to turn away from encouraging and educating people from underrepresented communities. There are ways to work around rising prices such as multiple family members going in together to purchase a property. Low inventory shouldn't be a factor for long, as it is forecasted to change as more homes are made available due to foreclosures. Now is the time to

get the buyers ready! Real estate professionals have a moral duty and obligation to reach out to people of color and underrepresented communities to teach and educate about the benefits of owning a home in order to level the playing field of homeownership.

Servicing Technology Lab

By Sernia Lowden

The use of technology in Real Estate has changed and grown drastically over the past 12 months. The top tools used by agents to advance their business are:

- Drone Aerial Videos for marketing properties
- Matterport which allows prospects to tour homes from the comfort of their homes/computer
- Cybersecurity protecting your data
- Video Conferencing helps with online meetings
- eSignature picked up drastically
- Increase in Local MLS apps are availability
- Showing/Open House Software

In addition, social media platforms are reporting uses in the United States to be:

- Facebook used by 90%
- Instagram 52%
- LinkedIn 48%
- Youtube 24%
- Twitter 19%

Relationships between agents and their customers seem to have improved dramatically due to these advancements. The ability to access information remotely, whether you're selling real

estate, checking comparables, documenting a property's condition, or checking on lender documents, chances are good that you can find, access, and react to inquiries without ever setting foot in an office or making a phone call.

Mobile apps have improved and the interfaces become more reliable between office computers and mobile devices.

In addition to technology, we need to consider the needs of today's and tomorrow's borrowers. We are all aware it is tough to get buyers in a home in most areas. It's very important to keep yourself educated in this market: attend workshops as often as possible, be the market expert in your local area, attend your local board meetings, and host meet and greets with your local agents (follow CDC Guidelines in your area). All these things help build relationships with other agents. You might also consider joining a networking group, and most importantly, get involved your local neighborhoods. It is not only our job to sell homes, but we have a social responsibility to educate the community and promote homeownership.



REO Network: Building and Maintaining Synergy between Asset Managers and Brokers

By Monica Vaca



GENE SHKLOVER, AG PRIME REALTY LLC

What Asset Managers want is a strong and reliable partner. They need to know the process flow of the timeline of the asset. The key takeaway is that in order for the Asset Managers to have the feeling of security in the agent you must communicate. And then communicate some more! Be creative, come up with solutions.

BRYCE FENDALL, VICE PRESIDENT OF STATEBRIDGE COMPANY

Keep in mind that the Asset Manager and agent to have same goals. Despite all the technology advancements, in communication with your Asset Manager its sometimes better to go back to old school methods and pick up the phone. Statebridge is expecting to see increase in 2nd or 3rd quarter 2022



CHRISTOPHER LINK , COVIUS SERVICING AND CAPITAL MARKETS SOLUTIONS



A key element to Synergy with an Asset Manager is bringing them solutions not problems. This relationship should be a true partnership. What do you do when you don't know what to do? Ask them "What would you like me to do?" Don't just use the platform, pick up the phone; things get lost in email. Are you aware that Asset Managers are rated on their performance with the client as well? Help them out! Know policies and procedures for that specific asset and then execute your tasking on time. Covius is increasing staff by double due to increased foreclosures the highest in the past 18 months.

JOYCE ESSEX, COLDWELL BANKER RESIDENTIAL BROKERAGE

Keep clients best interest in mind always; Our job is to make their job easy. An Asset Manager is not likely to have extensive knowledge of your specific locale. The more informed you are about the specific local codes and practices unique to your market, the better you will be at serving both the property and the Asset Manager. If there are violations on the property, notify the asset manager promptly. Whether it is copies of emails or contract documents, have a policy for document retention that both aligns with the law and keeps you prepared in case your client has a future need.



Thank You!

Thanks to USREO Partners and allies, we are pleased to share that over \$40,000 was raised at this year's auction!



**St. Jude Children's
Research Hospital**

We'd like to offer a special and sincere thank you to all who sponsored our dinner and auction. Please learn more about these incredible Partners on the following pages.

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Adriana Montes, is a real estate broker/owner and director of REO, BPO, single family rentals, short sales, acquisitions and property management at Florida Dreams Realty Group. A dedicated professional with over 20 years of experience in the real estate residential and commercial default sector, servicing and selling large volumes of distressed properties throughout Florida. She is well-known for performing beyond expectations and offering first rate services to all her customers.

"If you are looking to sell or buy a home in Florida, contact me. Knowledge is power and the time is now to sell or buy in the Sunshine state!"

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Dorothy Macias finds great passion in serving local communities and helping consumers. She goes the extra mile to give the best customer service to all of her clients! She has been in the real estate industry for 30 years, primarily on the escrow side, closing over 1,200 REO transactions a month with HUD (Golden Feathers), FDIC, outsourcing companies and banks. Dorothy has extensive experience working with the FDIC in educating consumers on how to work with the FDIC during the crisis of multiple failed institutions. This lead Dorothy to become a REALTOR and an REO Agent. She currently is working with Dakota Asset Management, LRES Corp., AHP Servicing, US RES and FDIC.

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Set your Instagram up FOR SUCCESS

Instagram has several parts to it. Think of it as a recipe and each part must be done correctly. If you have too much flour or not enough flour, it will not rise properly, too much chocolate and it becomes fudge, not a cake. Wendy with Knipp Contracting and Socially Brave is here to share her secrets to success.



*"I am perfectly imperfect and
unapologetically myself"*

1

Your Feed

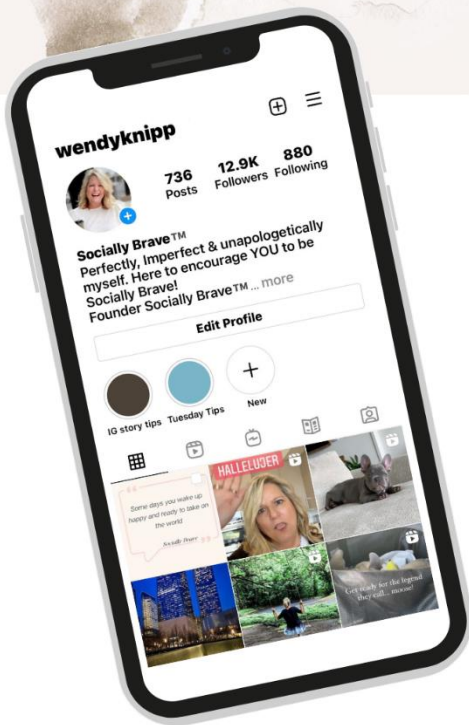
When scrolling Instagram potential followers will see the first 6 to 9 photos, this is your first three rows. These three rows will need to reflect what you would like to be known for. Your feed must reflect the following questions and will become the basis for your content pillars.

What you do

How you do it

What you want to be known for

The problem you solve – The problem you solve needs to be very specific. As an example, realtor is too broad. You specialize in a specific area or specialize with individuals you have something in common with; teachers, travelers, or corporate relocation, etc.



You will use this information to develop your pillars and create content. As an example, I will share with you Knipp Contracting content pillars:

1. Commercial
2. Residential
3. Community
4. Testimonials

I post three days a week and use these pillars to create my content. I will post a job walk or completed work for commercial and residential, share a community outreach and client testimonials.

2 Your Bio

Bio photo - should be a clear photo of you or your logo.

Bio name- this is under the photo.

This is searchable within Instagram, therefore add something about your business.

EX: Arizona Realtor, Contractor, etc.

Bio description-should have what you want to be known for and the problem that you solve.

Link- this is your call to action (CTA) and should direct clients to your website or somewhere they can find more information about what your offer.



NEW MEMBERS

US REO Partners is pleased to welcome these new members to our organization.



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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 full-service 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 2021, U.S. REO Partners supported St. Jude Children's Research Hospital for a eight 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 \$560,000 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 2021 event. Former NFL Running back Tony Dorsett of the Dallas Cowboys 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.

