

US REO PARTNERS

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# 2022

# 2021

MEET OUR NEW REGIONAL  
REPRESENTATIVES

MEMBERSHIP DIRECTORY  
PG. 25

HOW DO WE GET OUT OF THIS  
MESS?

FROM PROBLEM TO SOLD

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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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## EDITOR'S NOTE

Welcome to 2022! I love it when the calendar flips over to a new year! It's a great time to make plans for the year...to chart and set your course for a successful year. It's also a great opportunity to look back at the past year and decide what you want to bring forward into the new year, and what you want to just put behind you!

We have some BIG plans for USREOP members and clients in 2022, and I can't wait to tell you about them.



Up first is a new panel of USREOP Regional Representatives. Ed Laine will continue on as the Regional Representative Lead for 2022 and he will be joined by six new Regional Representatives. Many thanks to Frank DeNovi and Bob Hoobler for their support over the past few years. Be sure to pop over to pages 6 and 7 for more information on the new Regional Representatives.

We will also be rolling out a new membership category and training program in 2022. Both of which will bring new opportunities to our members, and services to our clients. We'll be sharing more information about both of these opportunities in the coming weeks.

As you are making plans for 2022, please be sure to carve some time out for yourself. While the work that we each do is important, there is nothing more important than taking care of yourself, and spending time with those you love.

Here's to a meaningful, successful and happy new year,

A handwritten signature in black ink that reads "Sharon Bartlett".

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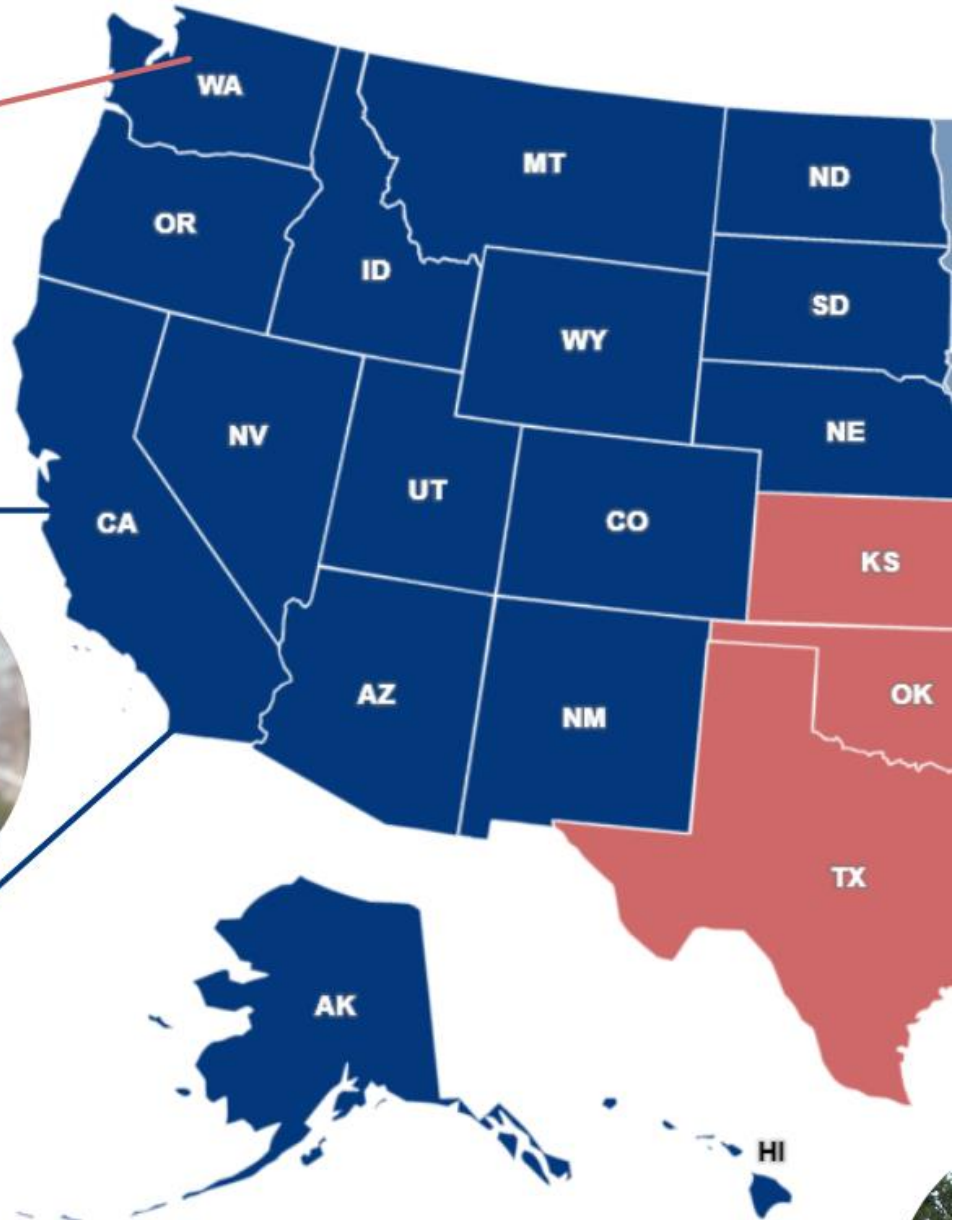
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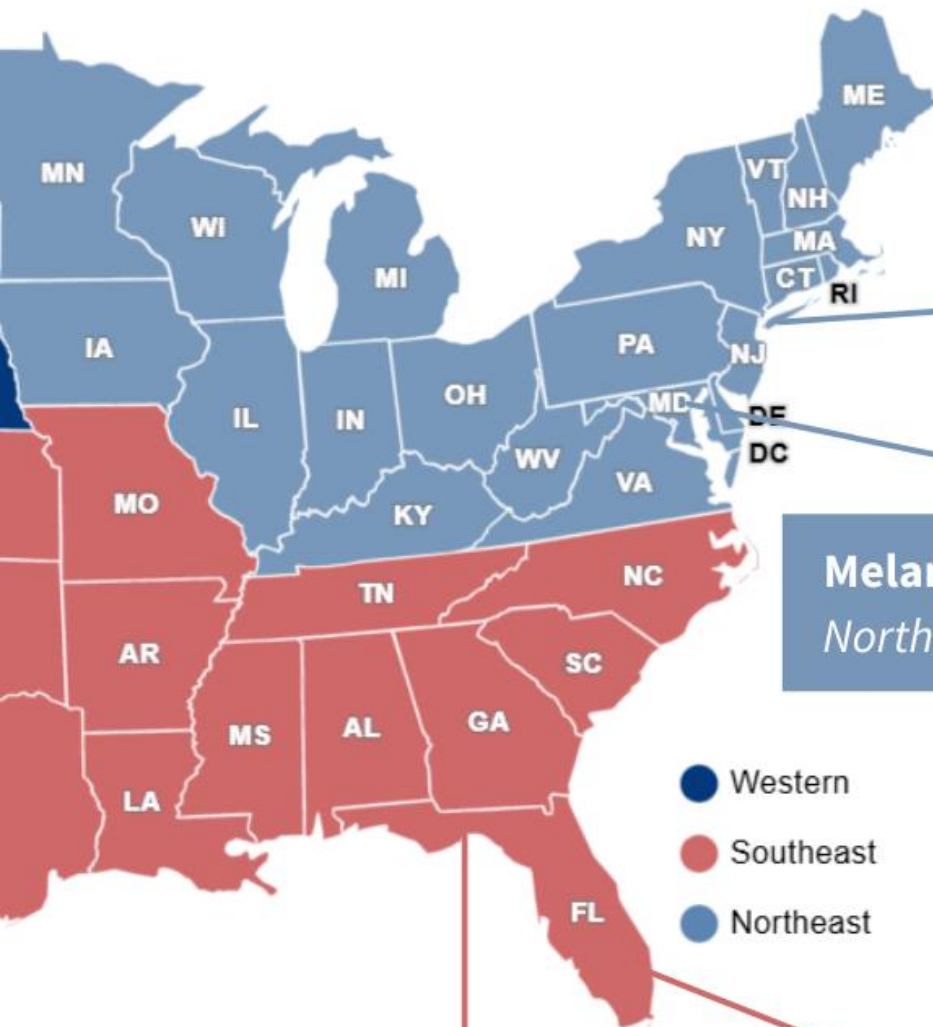
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# ***TNERS BY REGION***

## REGIONAL REPRESENTATIVES



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**Melanie Gamble**  
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**Danielle Galvin**  
*Southeast Region*



**Eddie Blanco**  
*Southeast Region*





# HOW DO WE GET OUT OF THIS MESS?

By Ed Laine  
eXp Realty



When I was considering writing an article for this edition of PRTNR Magazine, I thought a lot about what I had written about in recent months. I've written about "REO in the New Normal," "Shadow Inventories," "REO Backlogs" and even how the nonperforming loan industry was born and grew into maturity. But what I haven't written about is of all the prognosticators and which of these individuals is to be believed.

Think about it; You don't have to look hard to find supposed experts telling you that there are over 250,000 foreclosed homes waiting in the wings, that will hit the market now that the foreclosure moratoria have been lifted. At the same time, you can find other experts that would tell you that it's nothing like it was in 2007 and 2008. Who is to be believed?

All I can tell you is what I think, and while my opinion is based on what some would call "a lot" of experience, it's safe to say it is at a minimum based on viewing a lot of markets. I've seen





markets where interest rates were in the “teens.” Other markets where appreciation rates were in the “teens” (like we are now). So what does my crystal ball say?

Well, we are going to see an increase in REO volumes. We will see this increase beginning in the first quarter and accelerating and growing in the second quarter and beyond. Even though the foreclosure moratoria were lifted on October 1st, most states have a 90 to 120 day foreclosure notice requirement. Here in Washington State the statute requires 90 days, and then adds another 30 days on top of that for “mediation.” That mediation is mandatory, so effectively it’s a 120-day foreclosure process now. This means that any foreclosures that were initiated after the moratoriums were lifted wouldn’t be completed until the end of January at the soonest.

It is also my opinion that there is a legitimate secondary market for defaulted mortgages. I have seen hedge funds formed for the sole purpose of buying these defaulted loans. They buy them at a discount and then figure out if they can do a “workout” with the homeowner if they still occupy the property. Sometimes that means redemption for the homeowner with new terms and maybe even some principal reduction as an incentive for the homeowner to stick with the plan. Sometimes it means a “deed in lieu” (of foreclosure). This just makes it easier for the bank/servicer and cheaper for the hedge fund, but in the end they still get the house back and they still sell it.

It reminds me of the days of “Titanium Services” and their “Certified Home Retention Specialist” certification. I was certified and what that meant was; 1. They would give me an address. 2. I would door knock the address and determine if someone still lived in the home. 3. If the home was occupied the next step was to determine if they wanted to stay, and if they had the means to make payments. 4. If they didn’t we would negotiate “cash for keys “ or “relocation assistance.” Either way, the occupant had to vacate within a set timeframe, and if they did they would receive some money.



I think we're going to start to see a resurgence of this. And I believe, if banks and servicers were smart they would initiate these conversations through REO Professionals, rather than sell these non-performing loans at a steep discount. I've seen the pricing on these loans fluctuate from below \$0.30 to over \$0.80 on the dollar. In short, this is a very volatile part of the market. I predict that some of that volatility will settle down with the maturation of the industry. Either way, we need to find the path to a solution where the servicer doesn't get left holding the bag entirely while the homeowner is given options and still treated with dignity.

I think we can agree that the vast majority of people in these circumstances certainly didn't choose to be there and would prefer to honor their obligations if they had the means to do so. On the other side, there's a certain percentage of homeowners that are behind that took advantage of forbearance agreements that were offered but not fully explained to them. When the first moratorium was announced, I personally checked with my lenders to see what "forbearance" looked like. We didn't know at the time that 2020 would go on to be one of the biggest volume years in the real estate industry in decades. The volatility created by the Covid 19 Pandemic created a new volatility in the marketplace: people thought real estate was going to cease completely, or that title and escrow companies would have to close down to guard against spreading the virus. They thought county recording offices would shut down and transactions would cease to occur. So yes, I checked with my mortgage holders to see what they were offering. What I found was they would offer me forbearance but they would not define what the end looked like. They wouldn't be able to tell me at the end of the forbearance if I would have to bring my mortgage current in full, if they would offer me some sort of payment plan, if they would tack it on to the end of the mortgage, or even extend the term. Even these big national banks and servicers hadn't looked that far ahead.

So of course, I chose to keep current on my mortgages and not take advantage of what they were offering. But my point is: a lot of people did accept the offer and then didn't know how on earth they would get caught up.

So what is the key takeaway of the story? Whether you're a homeowner or servicer know what you're getting yourself into. And if you're looking towards the future as a servicer now is the time to exercise your humanity: be creative and compassionate. I don't expect companies to go out of their way to lose money. But I would call on them to treat their borrowers with dignity and respect. And sometimes, not always, but sometimes that might mean making a concession or two. Let's hope we can all work together to make this recovery as painless as possible. It won't be pain free, but we can do a number of things to mitigate that pain.



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# PROPERTY MANAGEMENT

## FINDING BEST PRACTICES



BY SCOTT LARSEN, FOUNDING MEMBER AND  
TREASURER OF US REO PARTNERS

I am constantly amazed at how blessed we are to be in this industry and to associate with such wonderful people. The nature of our business often leaves us associating with home owners and former owners at an extremely vulnerable time in their lives. While we can't please everyone in these situations I am grateful for the professional, respectful way that each of you carry yourselves in assisting the clients of our bank and default customers.

My intention is to share some brief thoughts on an ancillary real estate business to what is our

primary business of REO; Property Management. While I do not claim to be an expert on the matter, I have made it an intricate part of my business structure and plan. I know we have several other Partners who also run property management groups as an arm of their business. Some of them have been great sources of information and growth for me in my journey. With that being said, the point I really want to make is that collaboration with this group and others like it is key to your success. Whether it be in Property Management or in another medium take time to learn from others experiences. If you have any questions of me I

am just an email or a phone call away. 2011 was an absolute banner year for me and I suspect it was for most of you as well. We moved 200+ REO assets that year and were as busy as could be. We are a small group of seven taking care of this crazy business. At the time, I didn't have time for side hustles but found myself wondering about other sources of income and adventures. We had been referring our many buy and hold clients to other management firms, all the while my staff was managing all the rentals that I had ownership in. It wasn't difficult math to realize that we were doing work and referring away the profit! In 2012 we began to fee manage for others in addition to the assets we had an interest in. So if Property Management is something you are already doing, or have an interest in doing; here are my five quick thoughts.

## Be Your Own Best Client

You are all Real Estate Agents or attached to the industry, but are you all investors? If not; become one! If you are one then I say do more. Warren Buffett once said, "If you don't find a way to make money while you sleep, you will work until you die". I know most of you have similar goals and aspirations as me: to work as long as you want to but not to work because you need to. When I say be your own best client that does not mean you have to be the biggest client in your portfolio (not a bad thing if it is), but in best practices. My team treats my properties just like any of our other clients. Our maintenance team and contractors do the same work and same billing. There have been two great results from this practice: First, if I am trying a new vendor, process, or product I generally try it on one of my properties first. It allows us to work out bugs so that it becomes a smooth and seamless process for our properties as well our customers' properties. Second, is pursuing a connection with our owners. We are enabled to better understand them and the ups and downs of being an investor/landlord. The reality is that experience is the best and most brutal of teachers; knowing the ins and outs of property and asset management comes from experiences.

## Find a System

In the real estate world the group that stands out when it comes to systems and flow are the REO agents. All the training we receive from our clients, from our banking and asset management institutions revolve around systems and procedures. Is there a better training ground for the systems and flow of property management than what we do in REO? In my opinion, the answer is NO. If you are looking for another source of income and a meaningful way to employ and keep your staff engaged, then this avenue is worth your consideration. Conversely, the key elements for establishing systems and procedures in property management can be duplicated from your REO experiences and training.

Software is key in your success in the management world. I am not endorsing any specific software here, but will speak to what I use and why. I know one Partner in USREOP who developed and uses his own software. This is awesome because it can be adapted, changed, and improved on a continual basis whereas the product developed by a software developer limits your abilities there. There are dozens of software providers on the market and many different price points. Research them. Ask other management groups what they use and why, or call me and I am happy to share some references. In my early adoption I used a company out of Boston called Buildium. They are a great company with an easy interface and really good pricing. I picked them for these reasons, but I did know that their software had some limitations on larger scale buildings and multi unit projects. When that didn't meet my business needs, I researched and moved to Appfolio. Appfolio allowed for scalability for me, multiple managers and users and a lot of customization for how we used it. As a side note Buildium continues to grow and improve, and now offers most of the items I needed when I left. There are also several free (yes nothing is free and they do make money along the way) software platforms that you can use to get started. Research them, underwrite them so to speak, but absolutely find a software partner, it is crucial.

## People are Partners

Vince Lombardi once said "Perfection is not attainable, but if we chase perfection we can catch excellence." The people we surround ourselves with and yoke up with on our journey will either bring this statement to reality or the opposite will happen. Many of you already have amazing people on your team who you utilize in a management



effort. Perhaps some of you are realizing that you have someone on your staff who just can't hack it. I have had a few realizations from my experiences on both sides of this fence: If you have great people who will help excellence occur then use them, be aware of their talents and abilities, and most importantly their threshold. Don't work someone to burnout because they are awesome. It is important to employ people to their strengths and bring in additional talent when needed. I think for any of us as self employed entrepreneurs it is often difficult to part ways with income and profit in our efforts to expand. Be cautious and intentional in your expansion, but be willing to do it. Conversely if you have someone who isn't meeting snuff, don't be afraid to cheerfully and kindly show them a new opportunity elsewhere.

Don't go it alone is a phrase that rings in my mind. Your partnership opportunities are plenty, so you don't need to worry about it doing it all on your own. I'm not suggesting that you must have a partner in the ownership of your business, but that you consider partners in your local community, your local board of Realtors, or agents and agencies who can be partners in growing your business. There are a lot of ways to forge relationships that are win-win.

## Mailbox Money

There is a dream of money in the mailbox each month that many of us have and ultimately what I referenced from Warren Buffett above of not working our entire lifetime. I am not suggesting once you have set up your property management it will run itself and you need to do little besides checking the mailbox once a month. It is quite the opposite and I want to be clear that your company will need your attention. Not only for growth, but for success in quality of service provided. Most of that can be accomplished by the partners you surround yourself with as you lean on your systems to run this for you while you focus on your primary business. Your mailbox money comes when you hold true to the concept of being your own best client by building your investment portfolio and your future income. It also comes because property management is a very consistent and regular income. This is a great compliment to the oftentimes cyclical pay for a real estate agent.

A final bonus thought in this realm: at the end of our careers, or the proverbial day, we all want something tangible. Something of value that hopefully can provide us with our final transaction and sale. A book of business, contacts and some bank contracts are certainly part of that and will have some value, although I believe sometimes it is

very hard to establish a market value. Property management on the other hand is very easy to value, to package and to sell to the next generation.

## Scaleable

Property management could be an easy jump for each of you. While this may be a good fit for some I realize it may be an absolute no for others. One of the great features for you as brokers and agents is the simplicity of giving it a shot. This process of managing, especially if you already have some investments of your own, is simple. The business model can be totally scaleable based on the amount and type of property you want to manage.

All the best to each of you in the coming year. I truly am grateful to be associated with you all and to be able to learn from you along the way. If you have any questions or thoughts please drop me a line, I would love to collaborate with you. More importantly if you have thoughts or suggestions for me I welcome them and the opportunity to improve. In the words of Marcus Aurelius, "If anyone can refute me—show me I'm making a mistake or looking at things from the wrong perspective—I'll gladly change. It's the truth I'm after."



Scott Larsen  
Founding Member and Treasurer



# 2022

## STRONGER CONNECTIONS. STRONGER BUSINESS.

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By Mandi Jackson  
Owner of Leads by Mandi

Let's be honest, ever since 2020, most of us have just been trying to survive. Maintaining and building relationships have taken a backseat while we've all been trying to navigate a pandemic, an interesting economic climate, and a unique housing market. As things evolve into a 'new normal' there has never been a better time to build your business by strengthening your connections with your sphere of influence. Whether you are just starting to gain traction with your list, or are a seasoned pro, here are a few tips to help you make this year your most connected one yet:

### **Normal and Natural**

No one likes a pushy salesman/woman. When you are reaching out and connecting with your sphere (whether via a call, text, pop-by or a lunch) keep it natural. Ask about kids, school, work, ask about anything that you would ask a friend.



DO NOT, under any circumstance, ask for a referral. The minute the conversation feels self interested, you lose a client. Thoughtful and meaningful connection points have the ability to change your relationships from being their Realtor to being a friend who happens to be a Realtor.

### Create Thoughtful Pop-by's

Pop-by's are an incredible vehicle to connect with your sphere that reminds your people that you care and are ready to help them. It can also be a giant waste of money and effort. They can be expensive, take time to assemble and distribute. You want to make sure you are not giving something that will inevitably end up in the trash. Rather than sending branded, generic swag, think outside the box. Instead of giving a pop-by during traditional holidays, find unconventional holidays (and preferably instagrammable holidays that people can tag you in.) Here are some ideas that LEADS have highlighted with our clients: National Oreo Day, The World Series, National Family Game Night, and Chocolate Chip Day.

### Make A Plan

Life as a real estate agent is busy. At any given moment you have clients, lenders, builders, inspectors and title companies blowing up your inbox asking for urgent responses. Ironically the one group of people YOU WANT actively reaching out regularly, probably isn't.

It takes a lot of effort to get your sphere talking to you consistently. If you don't make a plan, it most likely won't happen. Don't wait. Sit down and create an engagement plan to get talking to your sphere on a regular basis.

Conclusively, the best connections happen naturally. They are enriched and strengthened by events, engagements, and interactions that leave memories. Planning to build those memories is crucial, and you can do it.

Make 2022 your most connected year yet!

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# PRACTICAL STEPS FOR GOAL SETTING IN THE NEW YEAR



By Charlette K. Williams, SPHR  
REAL, *Senior Partner*

USA Today says January 17th is the day that most people abandon their New Year's Resolutions. The New York Post says January 19th is the day and Strava says that January 19th is "Quitters Day". The University of Scranton reports that a staggering 92 percent of people that set New Year's goals never actually achieve them. Whichever of these sources or statistics resonate most with you, what we know is that New Years resolutions or goals are hard to achieve.

Here's the deal, if you want to achieve what you have set out to do this year, you will need to set goals and then do something different than you have done in the past. Here are five practical steps that will help you get there, create new norms, and build on achieving as a concept for getting things done.

“

*“Resolutions require only words, results require action.” Tony Robbins*

”





# 01

## First, Get your Mind Right!!

Goals are hard to achieve. Even short-term goals (I want to be in bed by 10pm every night for example) are challenging to achieve. Challenging, yes but achievable – absolutely. If you start with the mindset that you will reach your finish line, whatever it is, you are more likely to do so. The second part of getting your mind right is understanding the WHY of your goal. WHY is all about vision. Vision is all about creating sight. If you can visualize what your world, your work, your life will look like once you achieve your goal, you will be more likely stick with the goal when the going gets tough, therefore more likely to reach your goal.

# 02

## Set Specific, Challenging, and Realistic Goals

The more specific and challenging your goals, the higher your motivation toward achieving them will be. Easy or vague goals are rarely achieved. For example, “Increase sales this year.” This goal is challenging, but not specific enough. Make this goal more achievable by detailing how you will go about achieving the goal of increasing sales. Perhaps you will develop an email marketing campaign, create a website, or use savvy staging on your listings. Be sure that the “how” you will achieve the goal is clear and realistic. It is also helpful to add time-based milestones to help you keep track of your progress. Lastly, it is critical that you document the goals, steps to achieving the goals and a complete by date for each goal.

# 03

## Becoming Fully Committed to your Goals

People who successfully reach their goals want it badly and can stick with it even when they get off track or when (not if) things go wrong. Key questions to ask yourself: How badly do I want/need this change? What’s life going to be like once I complete this goal (back to vision). What are some things that help me reach this goal? What are some things that might hinder me from making progress? How can I overcome the things that might get in the way of me meeting this goal? The answers to these questions will be crucial to you achieving your desired goal.



# 04

## Avoid Boiling the Ocean

There is a saying about eating an elephant one bite at a time. This is exactly how you can achieve your goals. Research indicates that multitasking can hinder achieving your goals because you end up dividing your efforts over too many tasks, lose focus, and reduce the quality of your work. This could cause you to lose commitment to the goal and give up on the goal altogether. It is far more productive to break up a large goal into smaller portions, schedule completion of the portions and complete one portion before moving on to the next one. You will gain pride in what you have completed and gain a ton of momentum that will kick start your completion of other portions. Before you know it – you’ve completed the large goal.

# 05

## Find an Accountability Partner

At the end of the day, we are all human and might fall back into old patterns, lose steam, and procrastinate. An accountability partner is someone who helps hold you accountable as you work to reach your goals. In turn, you will do the same for them. It is important that you and your accountability partner contract how often you are going to check in with each other and that you have goals that each of you understand. It does not mean that you and your accountability partner must have the same goals, but you need to have enough of an understanding about each other’s goal so that you can both provide support and unbiased feedback to each other. Having an accountability partner works best if he or she is dependable and committed. Some people also enlist the help of a coach to help them achieve their goals. Their training and expertise provide guidance and consultation that will help you get results for more complex goals and with scoping, planning, and monitoring your progress to achieving your goals.

Whether you are endeavoring new goals or making another attempt at the same goal it is important that you keep focused, continue tracking toward your goals and celebrate wins, both small and large along the way.



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# FROM PROBLEM TO SOLD

By Danielle Galvin,  
1st Choice Real Estate Services

Have you noticed since the moratorium was lifted, the REO inventory has been a bit...challenging? Here in the Tallahassee area we have had to work through a LOT of issues with our most recent REO inventory. When a servicer or seller asks if we can sell a burnt down duplex we say SOLD. What about a house that sits on 4 differently owned lots? SOLD. House landlocked? SOLD. Some of the assets we are getting are

"bottom of the barrel." Are you finding this as well? The best way to look at these listings are:

1. Be thankful for a listing.
2. Be thankful for a commission.

Although it takes SO much more time, we have really been lucky to sell some of our inventory with very large problems. Our solution? Immediately check the legals, the foreclosure, and look for





issues. Our territory is the city of Tallahassee and its six surrounding, rural counties in North Florida. We initially try to have our seller's title OR local title run a title search. We look at the past deed and our foreclosure legal description, and look for differences. Then we push and push for a copy of the Certificate of Title. Many of our sellers will pay the fee to get the title up front if they don't already have it. We also find a survey or request one to be done; a survey is a lifesaver in our rural area.

Some servicers want the buyer to bear the brunt of the title cost and survey, but we sometimes ask our seller's to hire local title to find issues up front. So often we do all of our premarketing work only to get the first buyer under contract to then realize

we can't sell it due to a title issue. Local title knows our local city and county contacts, so they can often help solve an issue through our combined contacts. The initial output of a small legal fee is worthwhile when the end result is the client selling their property and our agents getting paid a commission.

This is where a great asset management company or progressive servicer helps tremendously. We approach each listing on a "let's do what we can to sell this one" basis.

For us, this strategy really has paid off in the last low inventory year. Can you sell it via quit claim? Can you negotiate the code violation fees up front? What permits were pulled in the past? Can you see those plans? Make a ton of phone calls and

work through your issues and you can sell some of those challenged listings instead of sending them to the black hole of "title released" or "off market" inventory.

Feel free to call and chat! We'll happily tell you how we navigated the tough houses we have sold with no back walls or the one that burned down while it was listed - we sold the lot! My favorite listing was an open house we did where the buyers could only look inside through the door due to property hazards and unsafe conditions. It was a bit like Storage Wars, but we eventually got it sold! Have fun with the challenges, make some money, and eventually the great listings will come along!





# The Ins and Outs of SOCIAL MEDIA PLATFORMS



What is your goal for social media?  
Are you on the right platform to reach your  
audience? Does it matter?

The short answer is...yes! It absolutely matters which  
social media platform you are on. Each has its own  
audience and preference to gather information.



As a business owner in 2022, its important to ask yourself: What do you want to  
achieve from social media? Whether you want to build a business, have fun,  
share personal experience, or bring brand awareness for your company, choosing  
the best platform for your business absolutely matters.

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## WHAT ARE YOUR REASONS TO BUILD A SOCIAL MEDIA ACCOUNT?



Building an Audience



Selling Products



Building a Community



Brand Awareness



Become an Influencer



Other



## 2

## WHICH PLATFORM IS FOR YOUR BUSINESS?

It is not necessary to create content on all platforms. If you are starting out, begin with one and master that. Then add another one. You can certainly utilize one social media outlet to build an audience, a separate one for engagement and another to release quick information.

### Instagram

Visual, fun and entertaining. You can educate in a high energy way with reels. This allows the follower to see your personality and learn about your product. It is wonderful for brand awareness and showing the audience a person behind the brand on stories. Sell products by sharing your expertise and how the product is utilized. Creating short videos for tutorial will help build your audience.

### Twitter

This is great for public relations. You can share links or small bits of information. If you wanted to get the word out about a sale or open houses, Twitter would be a good source.

### Facebook

Build and engage your audience to build brand loyalty. You can create pages to share information, personal profiles or build a group. Groups are a great way to build an audience. This is where you can share exclusive information only your private group can see.

### LinkedIn

This platform is best when marketing to business and business professionals. Sharing industry news, building brand awareness and networking. This is an excellent source to find highly qualified team members.

### YouTube

Visual and informative. YouTube content is mostly “how to”, lifestyle and business education. If you like to be on camera this is the platform for you. The benefit of this platform--it’s a search engine. What to know “how to” anything, find it on YouTube. Realtors can show how to stage a home or how to present an offer to a buyer.

### Pinterest

Images, graphics and videos. Use Pinterest to search for ideas. This is the platform you go to for inspiration on decorating, cooking, building a business, etc.

### Podcast

Do you want your voice to be heard, share your experience, opinion and expertise without being on video? Starting a podcast is for you. It’s as easy as recording on your phone.

OCT  
2021

# Social Media Use Around the World

Use of Social networks and messenger services, with detail for mobile social media use.

TOTAL NUMBER OF  
ACTIVE SOCIAL  
MEDIA USERS



**4.55**  
BILLION

SOCIAL MEDIA  
USERS AS A  
PERCENTAGE OF  
THE GLOBAL  
POPULATION



**57.6%**

ANNUAL CHANGE  
IN THE NUMBER OF  
GLOBAL SOCIAL  
MEDIA USERS



**+9.9%**  
+409 MILLION

AVERAGE AMOUNT  
OF TIME PER DAY  
SPENT USING  
SOCIAL MEDIA



**2h 27m**

AVERAGE NUMBER  
OF PLATFORMS  
USED EACH  
MONTH PER  
INTERNET USER



**6.7**

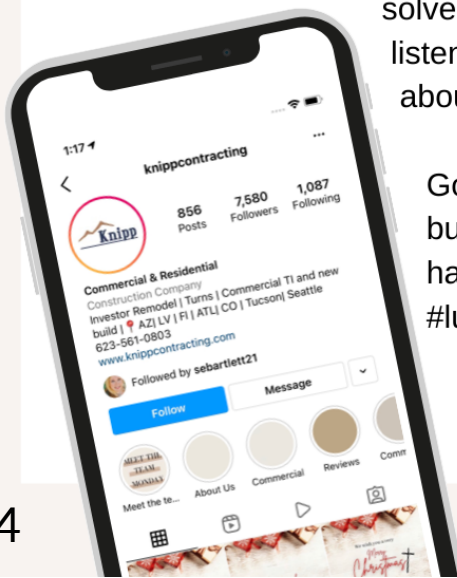
SOURCES: KEPIOS (OCT 2021), BASED ON DATA FROM COMPANY EARNINGS ANNOUNCEMENTS; PLATFORMS' SELF-SERVICE ADVERTISING TOOLS, CNNIC, MEDIASCOPE, TIME SPENT DATA FROM GWI (Q2 2021). SEE GWI.COM FOR MORE DETAILS.\*ADVISORY: SOCIAL MEDIA USERS MAY NOT REPRESENT UNIQUE INDIVIDUALS, AND MAY EXCEED INTERNET USER NUMBERS IN SOME COUNTRIES. COMPARABILITY ADVISORY: BASED CHANGES AND HISTORICAL REVISIONS DATA MAY NOT CORRELATED WITH FIGURES PUBLISHED IN PREVIOUS REPORTS

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## ENGAGE YOUR AUDIENCE

As I worked to build our brand for Knipp Contracting, one of the most important things I did was be social on social media. Interact with your audience, understand their constraints by asking questions, and find out how you are able to help them. What is the problem that you are solving?

Respond back to legitimate comments and DM's, ask open ended questions to help them solve problems. Respond in a way that makes them feel you are listening and you care. Scan through your feed, when you see a post about your expertise, make a comment.



Go where your audience is going. Is your target market home buyers? Then go where they are looking. On Instagram look for the hashtags for your market. As an example, in Arizona -  
#luxuryhomesinscottsdale #Scottsdalehomes #scottsdalerealtor

*Be Socially Brave!*





**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.

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### 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.

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is over.**



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# IN THE COMMUNITY

US 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.

