

US REO PARTNERS PRINR MAGAZINE

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**MAXIMIZING SELLER
RETURNS
MEMBERSHIP DIRECTORY
PG. 27**

**RENOVATIONS DURING LABOR
SHORTAGES
ITS TIME FOR SPRING CLEANING**

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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

Spring is in the air! I love Spring because it brings warmer weather, and plants and flowers begin to grow again. The sun shines brighter and is warmer on my face. It also sparks something inside many of us to get moving a bit more and set our lives in order by cleaning and organizing not only our homes but our workspaces.

In this issue of PRTNR Magazine, you'll find information that will hopefully spark you into action, as well as provide you with some practical information to tackle some of the day-to-day situations we deal with in real estate. Also, be sure to check out write ups from our member-only monthly series, Coffee with Clients, to hear the latest from Labrescia Dawson of Dawson's Management and Eric Delgado from MCM Capital.

As a client or member of US REO Partners, you have access to industry experts that are here to assist you. Did you know that US REO Partners also offers consulting services and training? We'd love to tell you more! Simply reach out and let me know how US REO Partners can help.

Happy Spring!



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Featuring: Labrescia Dawson

Hosting President & CEO Labrescia Dawson of Dawson's Management for our January Coffee with Clients was the perfect way to start off the New Year!

Labrescia Dawson has worked in the asset management and real estate arena for nearly 20 years servicing clients such as HUD, VA, USDA as a REO local listing broker.

Dawson's Management is currently the Asset Management firm for the USDA Rural Development nationwide.



WHAT DOES A DAY IN THE LIFE OF THE CEO/PRESIDENT AT DAWSON'S MANAGEMENT LOOK LIKE?

LD: I spend a lot of time reading, strategizing with my team and figuring out the next move. I'm always looking for ways to scale my business, scale myself and not get complacent. Business is always shifting. It never stops. I'm very consistent in learning and trying to grow the company.

LAST YEAR DAWSON'S MANAGEMENT WAS AWARDED THE CONTRACT TO MANAGE REO PROPERTIES FOR USDA. CAN YOU TELL US ABOUT THE PROCESS OF OBTAINING THAT CONTRACT?

LD: Dawson's Management was certified several years back and we currently have other government contracts in place such as IT and janitorial. By doing what we already do, such as wearing management, brokerage and government hats, we've learned how to put a deal together. The knowledge of bringing a team together, understanding what the contract needs, and the ability to execute helped to put all the pieces together.

COFFEE WITH CLIENTS



HOW HAS THE USDA CONTRACT AFFECTED YOUR BUSINESS OVERALL?

LD: It has been amazing! However, it's not always about the money for me. It is more about can you do it; I believed we could and we did! As we have talked with people that have lost their land, I've realized I was put here for a reason to help people get their land back.

The contract was awarded in May 2021 and we started getting assets in August 2021. Things began moving quickly and within 3 or 4 months we'd already sold 400 properties. Dawson's Management is here as a conduit and we want to do right by the USDA, my company and the people needing to get back in those homes, if possible.

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

LD: It's a beautiful time to partner with us right now as we are not being too particular. With properties selling fast, this is a good time to prove yourself. We've streamlined the process somewhat and currently don't have a lot of requirements. At this point, we aren't asking for BPOs or utility activation. However, within the next 6 months or so, when we start to get the nicer program properties, then we will start tightening our processes, requesting more and looking closer at the broker's ability to meet requirements. We've been given grace and are offering a grace period to others. Now is a good time to get in and show us your work ethic.

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

LD: One of the things that has taken me aback is when people call in requesting we change our MLA to accommodate their brokerage firm. You wouldn't ask any other business to do that! I have to protect Dawson's at all costs, so please don't ask us to change our company policy to accommodate you!

WHAT DOES PARTNERSHIP MEAN TO YOU IN BUSINESS?

LD: Collaboration is key and especially in government contracting and real estate. You can't do it alone--you have to partner! When you are government contracting you can't do it in oneness. They want to see how you manage a nationwide process. You have to show the strength of team. Trying to do everything on your own without a team will lead to burnout. I believe in partnership and collaboration - they are key to where we are headed.



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

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.



Featuring: Eric Delgado

February brought us the pleasure of hosting Eric Delgado, Director of MCM Capital, at our Coffee with Clients.

As one of the early team members of MCM Capital, Eric has been integral in the organization's investor relations, partner management, and other sales and operations aspects. He has over 20 years of industry experience and has been recognized as a leading expert in the business.



WHAT DOES THE DAY IN THE LIFE OF ERIC DELGADO LOOK LIKE?

ED: One of the themes I share with anyone willing to listen is diversification. For instance, I took a bit of a hiatus from MCM in 2012 and started a new company called Zippy Shell with a friend of mine. It is now the 2nd largest moving and storage company in the country. I've also diversified into several other industries from gym facilities to a title company to a tech company in Serbia. As Director at MCM and the other businesses I am involved in, I spend a good majority of my day on the phone. I've also added an element of coaching as a hobby and coach both my children's basketball, baseball and swim teams.



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

COFFEE WITH CLIENTS



TELL US SOMETHING ABOUT YOURSELF THAT MOST PEOPLE WOULDN'T KNOW?

ED: Probably not a lot of people know this, but I was a recruited swimmer. I fell into swimming when I was 12 or 13 years old because I was causing a lot of trouble for my parents. They knew they had to put me in some sort of sport to keep me busy! My parents still talk about my first meet. I wore my big swimmer jams and at that point couldn't even dive correctly into the pool. I was the kid they all cheered for when I finished! I didn't want to end on that note, so I continued to practice and compete until finding myself being recruited by several Division 2 schools and a Division 1 school. I hung it up competitively my senior year, but if any of you are swimmers out there, let's meet up at the pool next time and do some laps!

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

ED: Things are so specialized these days. Right now, the REO business consists of a lot of failed fix and flip projects and these rehabs are complicated. Some feedback I would give is to understand the process of these failed projects and not bite off more than can be chewed. Don't take the assignment just to take it. Consider asking if you could tag along with another agent to acquire the needed skills. If you do take a new type of assignment, make sure you have the proper resources (contractors, etc.) and relationships to complete the job. Today more than ever this business is relationship and network based.

WHAT DID YOU LEARN FROM THE STRUGGLES OF THE PAST TWO YEARS THAT YOU WILL CONTINUE TO USE GOING FORWARD IN YOUR BUSINESSES?

ED: Business as it once was is never going to be the same. People will say we will be back to normal soon, but what truly is normal? We are looking at an industry and environment where things are being done differently than in the past. Be okay with business not going back to the way things were done previously. Normal means to me being willing to adapt and adjust. Understand that business is going to evolve and stay in front of it. Take the time to empower your brain to discover what the new normal is. Now is the time to take these challenges head on!

HOW WOULD YOU SUGGEST FINDING A GOOD CONTRACTOR ?

ED: You know what I do? I drive up and down neighborhoods and find projects I like. I'll talk to the people there, get their information and take a look at their portfolio. A second recommendation is to realize that some of the rehab projects need an architect. These quiet, behind the scene guys typically have a very good list of contractors. So my suggestion would be to talk with your architect friends!

WHAT IS THE BEST WAY TO CONTACT YOU?

ED: LinkedIn! It's the place to be. I don't carry business cards any more, I just say find me on LinkedIn.

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.

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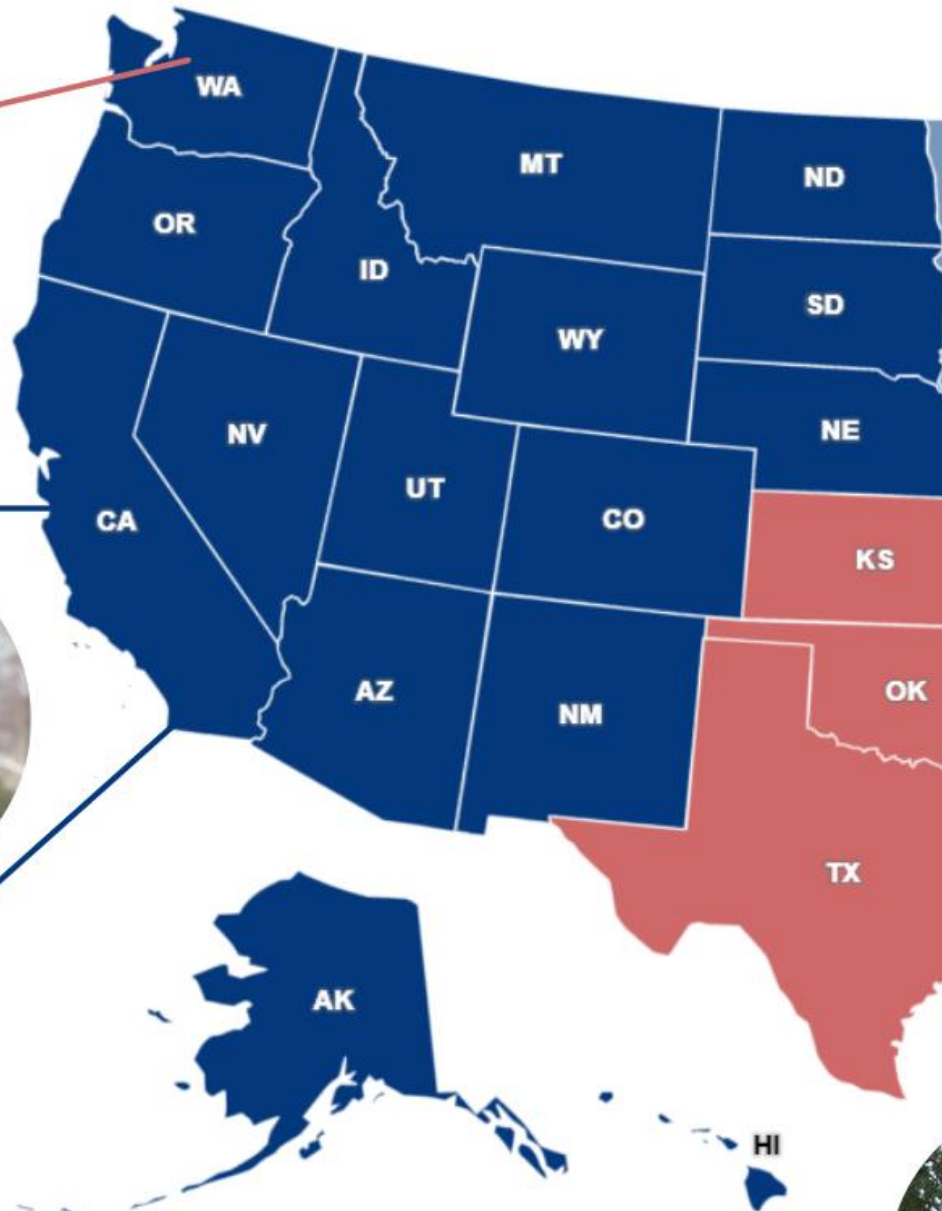
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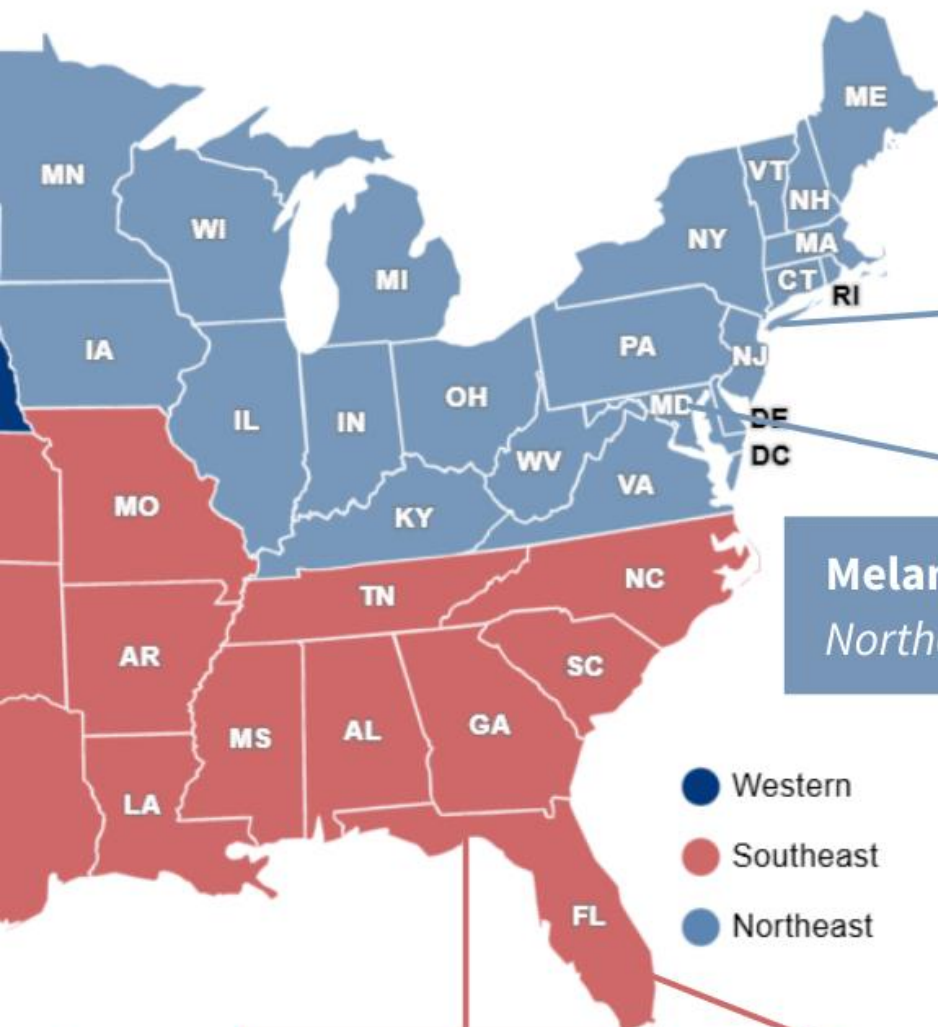
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Southeast Region



REGIONAL REPRESENTATIVE'S CORNER

with Eddie Blanco of Stratwell
USREOP Southeast Region Representative



Florida condominium changes are coming.



On June 24, 2021, Champlain Towers South, a 12-story beachfront condominium in the Miami suburb of Surfside partially collapsed and ninety-eight people died. This tragic event reveals major gaps in the level of transparency between the association, board of directors, management, and owners. Although there are some laws in place intended to provide condo buyers with disclosures, there are still gaps in the level of transparency and disclosure required. There are new laws and other changes intended to change that.

The Miami Dade County Commission passed an ordinance in March of 2022 that will affect all associations within Miami Dade County, regardless of which municipality the association is located in. If the buyer requests the paperwork, Florida law currently requires condo sellers to turn over financial documents and reports on assessments to buyers once a sales contract is signed. The Miami Dade law goes one step further and requires associations to upload financial statements, engineering reports and maintenance documents related to long-term structural concerns about buildings to a publicly viewable county database by February 2023.



Photo by Miami Herald



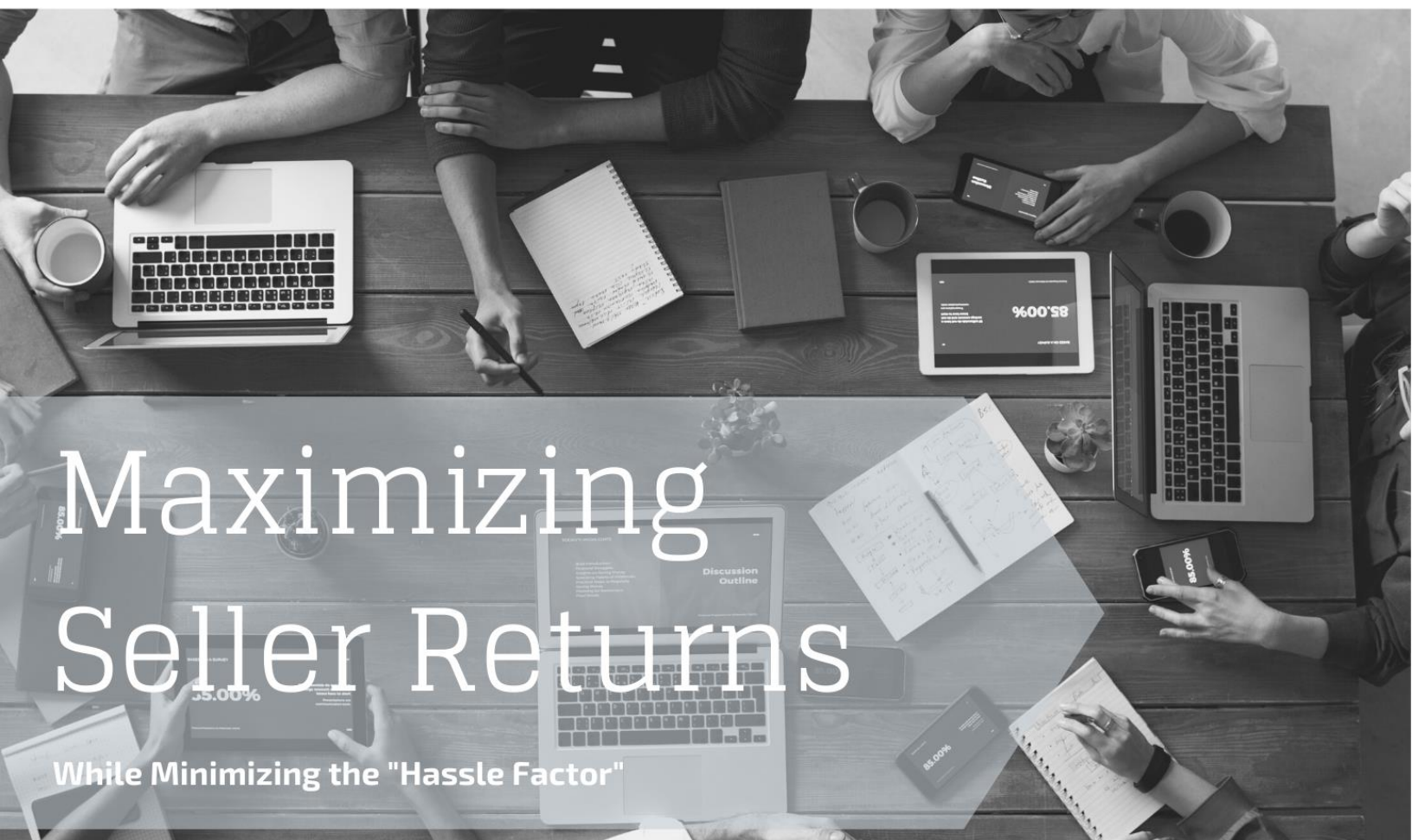
Photo by CHANDAN KHANNA/AFP via Getty Images

The bill would also require recertification after 30 years, or 25 years if the building is within 3 miles (5 kilometers) of the coast, and every 10 years thereafter. The Champlain Towers South was 40 years old and was going through the 40-year recertification process required by Miami-Dade County when it collapsed.

We also saw changes from Fannie Mae, with Form 1076, which effective December 2021, was required as an addendum to the condo questionnaire. This document has questions intended to determine the safety and integrity of the building; however this is causing unintended consequences. The issue that we are seeing is that Associations and Association Management companies are not willing to answer some of the questions. Without a complete questionnaire, the lender cannot comply with Fannie Mae requirements, so the building becomes “non-conforming”. If buyers cannot obtain a conforming loan and the buyer pool is diminished to cash or non-conforming loans, this will negatively impact the resale price of these condos. This will have a disparate impact on older condos and coastal buildings, which is concerning.

The Florida Legislation was in session and almost passed significant changes that would have required that all condos have reserves, without exceptions. We should expect more legislation and other changes as leaders look at ways to avoid another tragedy.

The new Miami Dade law goes one step further and requires associations to upload financial statements, engineering reports and maintenance documents related to long-term structural concerns about buildings



Maximizing Seller Returns

While Minimizing the "Hassle Factor"

by Ed Laine of eXp Realty
Lead Regional Manager, US REO Partners

What do most sellers really want? It's not difficult, right? They want to sell fast, for the most money, and with the least hassle. That's it. And it doesn't matter if it's a \$200,000 condo or an \$11,000,000 mansion. It does not matter if it's a first-time seller or a giant hedge fund, all sellers have the same goals in mind: lots of money and NOW!

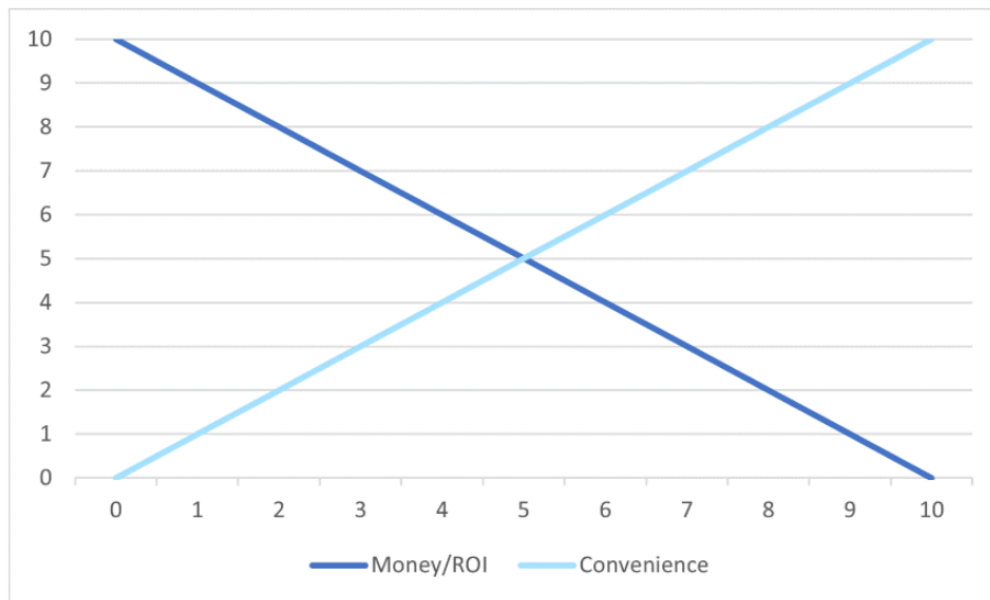
But, are these goals contradictory? They are, aren't they? At least to an extent. The absolute least amount of hassle is an "off-market, cash sale." No showings. No signs. No key boxes. No prep work. No nothing. Sometimes you can even get the buyer to pay the commission! Just "sold" and the money in your account.

But- and it's a BIG but- these sorts of buyers do not pay top dollar. Not even close. In fact, the most common investor formula is to pay 70% of market value. That 30% discount leaves them with room for 10% towards repairs, 10% for selling costs, and a 10% profit. So, even though that formula would probably be an offensively low offer for most retail sellers, it isn't like the investor is getting rich off of it either.

So, if these are diametrically opposed goals, can we try to find a middle ground? A tipping point as it were? The answer is yes. Emphatically, YES!

You see, it is all about choices. And each seller is different. Their goals may be the same, but the importance they place on each one may be different. It is a continuum. Think of it like this:

The Real Estate \$/Pain Continuum



All three axes are each their own continuum. You might want the most money at all costs because you are trying to refill your retirement account after the markets negatively impacted it. So, you could be willing to put up with more hassle in order to achieve that goal. Or you might need equity NOW and because of that, would be willing to give the buyer a discount to achieve that goal. The scenarios are truly endless, and the seller's circumstances will dictate which goal is the most important to them.

We have created a tool to help sellers evaluate what would be involved in each approach and what the resulting sale price would be. We call it the Real Estate Microscope because when you look at things under a microscope you can get clarity on what is important to you. We also know that when you take your options and put them all side-by-side on a spreadsheet, usually one of the options will leap off the page at you. It is a lot easier to decide to take the investor offer when you see how much work is involved in the other options. Or, on the other hand, you might be willing to be more patient, rather than give that big of a discount to an investor.



Here is a recent example for a client:

	Scenario 1 As Is (Off Market)	Scenario 2 As Is (On MLS)	As Repaired (On Market)
Market Value of Home	\$675,000	\$725,000	\$1,050,000
Prep Time (est)	0	2-3 Weeks	6-8 Weeks
Scope of Work (est)	N/A	\$2,500	\$200,000
List Price	N/A	\$700,000	\$1,000,000
Estimated Sales Price		\$740,000	\$1,150,000
Closing Time Frame	10 Days or as needed	45-60 Days from listing	45-60 Days from listing
Opportunity to negotiate rent back?	Can be negotiated	Can be negotiated	N/A Assumed Vacant

This includes sharing with them our recommendations for what repairs to make that will deliver a return on their invested dollar. (We pay for the work to be done so that they don't have to, but then we get reimbursed at closing. In essence, they are investing their equity without incurring those upfront expenses.) The recommended work on this client's home looked like this:

As Is On Market

- Free staging consult with stager
- Remove clutter and de-personalize
- Touch up paint and repair water damage
- Pressure wash all aggregate
- Remove Christmas lights
- Clean up landscaping
- Shampoo caprets
- Use air to clear roof
- Stage with your furniture
- Rent "Pod" for excess furniture

As Repaired On Market

- Remove all personal property
- Complete interior/exterior paint
- All new flooring
- Remodel kitchen and bathrooms
- Remove popcorn ceiling
- Landscape package
- Pressure wash all aggregate
- New roof and garage doors
- New water heater and furnace
- Replace/expand front deck

With this information and their specific goals and circumstances, the client opted to go for the money and pursue the “As Repaired” approach!

So, let’s dive into these three approaches and apply this logic to your own situation:

Scenario 1 - Quick Sale: This is a cash investor purchase through our iBuyer Solution. We have created a marketplace for investor buyers and sellers to “meet” and make offers. As you can see, the seller doesn’t have to do anything to get the home ready for sale. They just have to move out on the pre-agreed date.

Scenario 2 - Broadest Audience: This is where we put the home “on the market” and do what we can to make it look as attractive as possible. This might include landscaping, some minor painting, and cleaning. We will still try to create an environment where multiple offers can come in and a bidding war might ensue. These homes do tend to receive multiple offers in this market, but they don’t get the 20-30 offer type of bidding wars. Only the homes that are “dialed in” (like the next category) generate this sort of mayhem.

Scenario 3 - Highest Price (but also the highest inconvenience): This is what we call our Moving Concierge System. We remodel a seller’s home with our money and make only those improvements that will deliver the highest return. There is no limit on the budget we can use. I have done as little as \$5000 worth of work and I have done over \$300,000 remodels. I used to be a General Contractor myself and flipped houses for profit. Realtors that have never flipped a house for profit are only guessing at what improvements to make. So, as you might imagine our service is very successful and very accurate. However, this service does require the home to be vacant. In some instances, this makes it the most inconvenient approach for sellers and may also take the longest, but it always delivers the most amount of money in the end.

If sellers have relatives living nearby, they might choose Scenario #3 above, because they have a place to stay while the work is being done. Whereas another might dismiss this choice immediately because they have nowhere to go.

The beauty is that every seller fits somewhere on this matrix. How about you?

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

IN LOVING

memory of



DALE MYERS SYLVESTER

OCTOBER 1963 - JANUARY 2022

US REO Partners member Dale Myers Sylvester passed away at his home in Sandy, Utah on January 16, 2022. Dale was 58 years old and is survived by his wife, 5 children, 9 grandchildren and many friends. Dale loved camping, fishing, golf and a good concert. But more than anything, Dale loved his family.





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RENOVATIONS DURING A LABOR SHORTAGE

TIPS FOR FINDING PROFESSIONAL HELP



Tight labor markets are affecting industries across the country. Skilled and unskilled jobs remain unfilled as employers struggle to find prospective employees. For anyone ready to hire a contractor or handyman to perform home improvement projects, this shortage is causing frustration.

As more people embrace the “staycation” and seek ways to upgrade their homes, many are finding few tradesmen to even come to provide estimates, much less schedule to complete the work. When trying to find good people to help with property improvement projects, there are still a few ways to achieve your goals.

*Written by Deborah Blue
Keller Williams Realty,
Atlanta, Midtown*



Road Map to Success

Here are a few tips to help you find a professional to help with your project.

01

Social Media – One terrific way to find reputable laborers is to ask for help from local social media groups. Apps like Facebook and Nextdoor have local groups where you can ask for help. Make sure to mention where you got the referral; the tradesmen will want to live up to the referral and are more likely to provide good, timely service.

02

Big Box Stores – Home improvement stores like Lowes and Home Depot offer a wide variety of in-home services. They also have referral services for projects outside their scope and these contractors keep the stores happy by providing good service to homeowners.

03

Online Service – There are sites like Angi and Home Advisor where professionals pay for leads. Because they have paid for the contact, they tend to be more likely to follow through on the project.

04

Concierge Service- This type of service has become an extremely popular pre-list service due to the flexible terms redefining the home improvement experience with guaranteed estimates, project manager and realistic timelines. Most concierge services will give estimates upfront, complete the work and get paid out of the seller's proceeds at closing. Curbio, Porch and Keller Offers Ready To Sell exclusively to Keller Williams agents are great platforms to check out.

The labor shortage is affecting all aspects of life right now. For property improvements or upgrade projects, there is no reason to put off the work. Try these tips for finding qualified and vetted help and increasing the ROI.

Our team offers the no money down and one-year warranty on workmanship to all of our properties whether they are REO or Traditional listings. Adding value to the sellers has increased their ROI by 60%. Give us a call If you would like to learn more.



ITS TIME TO SPRING CLEAN YOUR BUSINESS

lets check in with your goals

**CHARLETTE K.
WILLIAMS, SPHR**
REAL ESTATE ACADEMY
FOR LEARNING



When I was growing up, we spring cleaned our house every year. My mom would change the window treatments from the dark heavy velvet curtains with sheer liners to a springy gingham fabric. True story, we would take the rugs outside, hang them on the clothesline, and beat those rugs with a broom to get all the dust out of them. Then my mom would spray them with a lemon and granular starch concoction she had made. Super excited, she would literally be twirling around saying “spring is coming, everything is going to be fresh and new.” By the end of the weekend - top to bottom - our house would be sparkling. Although my siblings and I

thought it was punishment, we'd have to admit that we enjoyed the fresh smell and look of the house. In addition to the house feeling refreshed, there was a fresh vibe and energy in the house. My mom would say that it wasn't just about cleaning, it was also important to take stock. My twelve-year-old version would roll my eyes to that (where she couldn't see me for sure). I had no idea what she meant. As an adult, I get it and I learned valuable lessons from my mom's annual ritual. Spring cleaning is important. It's a way to usher in a new season with new possibilities. It's a way to take stock of where you are.

Likewise, it is important to spring clean your business. By spring, many new year's resolutions for your business have fallen aside. Conducting some spring cleaning on your business offers you a chance to refresh, renew, and spring into the new season in ways that best service your business, employees and clients.

HERE ARE 5 TIPS FOR SPRING CLEANING YOUR BUSINESS.

01

Check In on your Goals. Many businesses set goals for the upcoming year in the fourth quarter of the prior year. Spring is a great time to assess your goals for this year and how you've tracked on the goals in the first quarter. Key questions to consider: are the goals still aligned to the company's vision and mission, has the business or market changed and if so, does that change the business activities you've set. Also consider if your employees are engaged in the vision and mission, and if there is a clear line of sight throughout the company. Next, you'll want to assess if you need to reconsider the management of the now, next, and long-term timing of the company's vision, mission, and goal planning. Bonus tip – be sure to update your social media so that your clients are clear about your mission.

02

Ensure your Policies and Procedures are Up-to-Date and Current. This spring it is more important than ever to assess your policies and procedures. The past couple of years have been tough and most businesses have had to pivot their business models in one way or the other. You want to set a historical foundation for the business, document the important things that have changed and manage the risk to the business by being clear and consistent about how work gets done. Lastly, you want to make sure that you have created documentation and tools so anyone in the organization can pick up and understand all functions of the company. You'll create an environment of business continuity and folks at all levels will feel valuable because they can pitch in if someone is out or assigned to other work priorities. That's good for employee engagement and for business.

03

Get and Give Employee Feedback. Most businesses do some type of year end employee feedback, development, and leadership goal setting. Spring cleaning is the perfect time to check in on those discussions. Start with what has changed relating to job responsibilities and expectations, and see how things are going. Then talk about the development and leadership activities that have taken place during the first quarter of the year. Finally, ask how you can support and help. Whether you have one assistant or a large staff, do it! Fast Company reports that the most powerful employee engagement tool is discussions about performance, development, and recognition. It is important to listen to engagement sentiment and how employees feel things are going at the office. You will build an inclusive culture and engagement; this will translate into greater productivity for your company. Don't forget to give some attention to your development as well.

04

Spring Clean your Finances. Regardless of the size of your business, looking at your finances is important this time of year. Perfect for those in the real estate industry because of the upcoming "busy" season. I know, it's busy all the time now, but hopefully you get my drift. Items like memberships and subscriptions, uncollected billing and collections, technology fees, banking and credit card processing fees, unused marketing and farming tools, and other subscriptions cost small businesses an estimated 260 billion dollars per year. Also, looking at purchases needed for the balance of the year and proactively planning for those purchases will eliminate the last-minute purchasing activity. Businesses tend to overspend when something breaks down or needs to be replaced when they have little or no time to hunt around for the best deal - plan ahead for maintenance!

05

Evaluate your Physical Environment. Do you have those boxes sitting in your office that contain the tax information that you've just gone through to prepare taxes? Is your space untidy or cluttered? FMP Consulting published an article by Dominique Rothrock in March 2022, Staying Organized for Mental Health, Part 1: Let's Get Physical, Rothrock points out that in addition to the time and distraction caused by looking for things in a cluttered space, there are benefits to mental wellbeing and creativity in organized physical environments. Other research shows that organized and clutter free workspaces increase creativity, problem solving and good energy.

Spring cleaning your business is no quick or easy undertaking. Shoving your clothes under the bed, like my sister tried to do so many times, just won't cut it! Doing the work and putting in the effort could just be the needed "spring" that drives your business success this year!



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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 an 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.

