# US REO PARTNERS AGAN AGAN MITTER TOTAL TOTAL

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**MEET THE BOARD** 

2023: NEW NORMAL

**GOAL SETTING IN 2023** 

MEMBER DIRECTORY PG. 29

## US REO PARTNERS A A G A N IZ III

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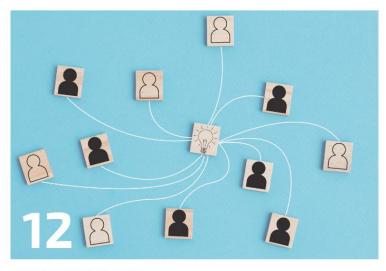
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## CONTENTS



**MEET THE BOARD** 



ASSOCIATE MEMBER PROGRAM



**GOAL SETTING IN 2023** 

## **04** EDITOR'S NOTE

## **06** COFFEE WITH CLIENTS EXCLUSIVE!

## 10 USREOP REGIONAL REPRESENTATIVE CORNER

## 12 MEET THE BOARD Interview with the US REO Partners Board of Directors

- **20** ASSOCIATE MEMBER PROGRAM
- **22** GOAL SETTING IN 2023
- **29** USREOP MEMBER DIRECTORY

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

Happy 2023. Welcome to a new year of possibilities! January is one of my favorite months. Not only do I get to celebrate my birthday with family and friends, but I also have the opportunity to design and plan another year. For someone like me that loves to organize and coordinate, it's like Christmas all over again! However, my planning starts way before the new year.

Usually by December, I have already sat down and ran through the year in my head taking note of the things that went as planned, but more importantly thinking about things that didn't work out exactly like I planned. Those are the things that help you grow and those are what I focus on in the new year. So 2023...I'm ready for you and all of the amazing opportunities you have in store for me!



Speaking of planning, have you established goals for the new year? It's not too late! Charlette Williams, US REO Partners training partner, shares some great tips to help you get started in her article on page 22.

I'm super excited to share that the planning and development we did in the training space during 2022 has put us in a great position to offer some exceptional training and education opportunities in 2023. Up first will be a 2 1/2-day training session being offered to a new US REO Partner member category, Associate Member. You can learn more about this program in my article on page 20, "Announcing a Whole NEW Category of Membership."

Wishing you a happy and prosperous new year!

Executive Director of Operations, US REO Partners

Editor, PRTNR Magazine

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## COFFEE WITH CLIENTS



## Featuring: Chris McMahon & Michele Post



## **MORTGAGE**

Our USREOP members were treated to a double-header with Chris McMahon, COO/REO Director and Michele Post, REO Sales Manager at PHH Mortgage as our featured October Coffee with Clients guests.

## TELL US A LITTLE BIT ABOUT YOURSELF AND HOW YOU GOT STARTED IN THE INDUSTRY?

*CM:* I have been with the REO Management Solutions team through the transitions during the last 11, going on 12 years. My current position is Chief Operating Officer of REO, the entity itself. I also oversee preservation and the protection of the collateral with PHH's reverse services side.

I got into the industry as a favor to an old colleague to help manage the transition of the Fannie Mae business and I've been stuck here ever since! MP: I've also been part of the company for roughly 11 and a half years. I started a few months after Chris did. I started as an asset manager and then transitioned into an agent training manager. I was able to get to know a lot of you in that role. In addition to my agent manager position, I also helped with file management. I recently have taken on the role as REO Sales Manager.

## PHH/OCWEN RECENLTY ACQUIRED RMS. WHAT EFFECT DID THAT HAVE ON YOUR ORGANIZATION?

CM: The benefit that it gives us is a much bigger pond to play in. We have a huge amount of corporate oversight that allows for shared services, better compliance, tracking and documenting thus allowing us to put better policies and procedures in place. Ocwen did not have a robust REO operation which is why they acquired us. We have been able to come over as a full entity and perform for them. It has given us the opportunity to grow and expand.

## **COFFEE WITH CLIENTS**



## COULD YOU GIVE US A BRIEF TUTORIAL ON WHAT A REVERSE MORTGAGE IS AND HOW IT IS DIFFERENT THAN A TRADITIONAL MORTGAGE?

*CM:* The reverse mortgage product began in the early 80s. The hope and goal of the product was to allow a senior borrower to age in place. It basically allows them to tap into the equity that is available to them. Over time the product itself has changed and is now a much better product today than just a alternative financial solution for a senior homeowner who out of cash.

One of the biggest things you'll find when managing our properties is that they are not the prettiest house on the block. The properties generally have significant deferred maintenance. The senior needed funds to live, not a new kitchen. The nature of the reverse mortgage product differs from the traditional REO in that it is typically an aged asset. Also, at the end of the day, because the reversed product is insured by HUD, it is required to be sold at the FHA appraised value. This is why our properties are so dependent on the valuation side of things.

The reverse product itself is a phenomenal financial tool. With today's product, there are additional steps built in to the front of the mortgage process so borrowers aren't defaulting as quick with these extra protections.

## WE'VE HEARD FROM OTHER CLIENTS THAT THEY ARE STARTING TO SEE THINGS PICK UP IN DIFFERENT PARTS OF THE COUNTRY. CAN YOU COMMENT ON AREAS YOU ARE SEEING INCREASES?

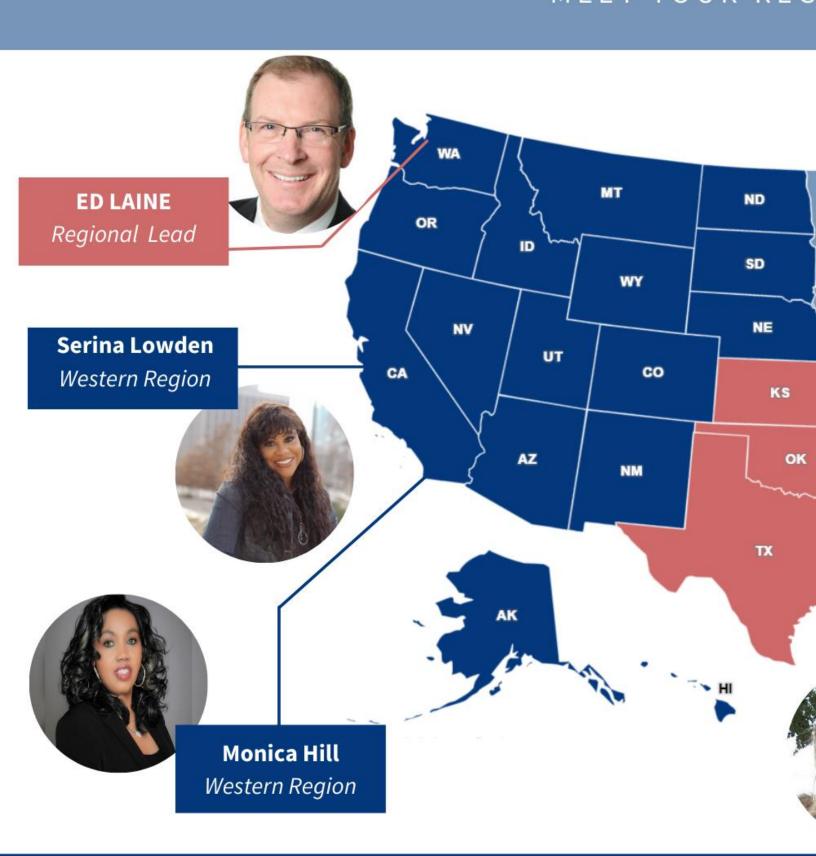
CM: Our biggest influx of inventory based upon location is California and that is not where you'd think! It is the number one state in our portfolio. Historically speaking that is not normally the case because these properties would never make it to foreclosure. New York is our second biggest with Florida, Illinois, Maryland, Texas and even Virginia next in line.

## DO YOU HAVE ANY ADVICE FOR OUR MEMBERS WHEN IT COMES TO PURSING DIFFERENT TYPES OF BUSINESS OPPORTUNITIES IN REAL ESTATE?

MP: That fact that you are on the this call right now is step number 1. You are networking, which is the biggest piece. Engage with other agents in that business to find what and how they do things and how they do it well. Some of the best agents I know have good relationships with investors. Surround yourself with individuals that can help you expand your knowledge of the industry. Get creative with your thinking and don't just do it because everyone else is.

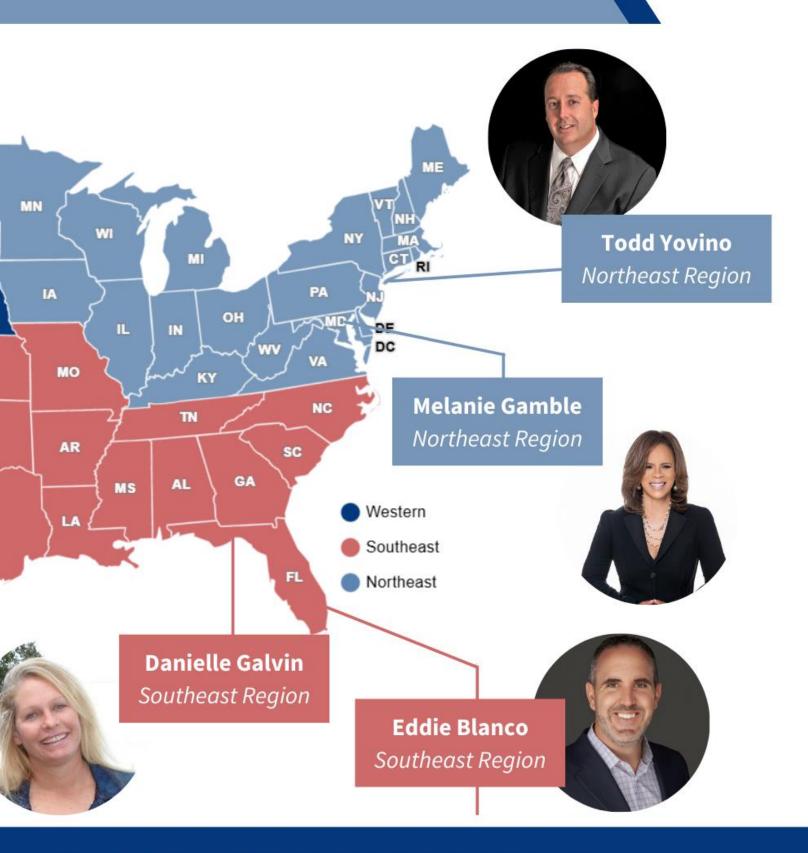


## US REO PAR MEET YOUR REG



## TNERS BY REGION

IONAL REPRESENTATIVES



## REGIONAL REPRESENTATIVE'S CORNER

with Ed Laine
USREOP Lead Region Representative

2023: A New Normal

A look back to pre-pandemic numbers and what to expect in the upcoming months.

In order to address this question and to recognize "normal" when we finally see it, we have to first establish what normal is. Was it normal when two out of every three listings in the MLS were either short sales or foreclosures in 2008? Or, was it normal when the Government stepped in and said "Thou Shalt Not Foreclose!" more recently?

No. None of that was normal and most of the time in between, wasn't either.

So, what is "Normal?"

Well, "normal" is about 25,000 Foreclosure Starts per month. However, due to the Pandemic, there is an estimated 350,000 home "backlog." This should not come as a surprise to anyone given the various State and Federal moratoria that were imposed on servicers. It is probably safe to assume that when you combine normal volume with the increases due to failed forebearance agreements and pandemic layoffs will, conservatively, equal a significant backlog.

In 2019, the last normal year of activity, there were 25,000 foreclosure starts per month and 11,000 completions per month. The ratio of completions to starts was 46.6%.

During the summer months of June through August of 2022, there were 25,000 foreclosure starts per month and 3,400 foreclosure





completions per month for a ratio of 13.6%. This ratio is abnormally low. And at 25,000 foreclosure starts a month the backlog is not being worked off. Ponder that for a moment, and then think about the absolute disarray that many servicers' broker networks are currently in.

No significant REO volume for close to 10 years (or at least not enough to survive on, in most states) has led many seasoned REO Brokers to leave the industry. Or at least move over to retail. It's hard to blame them when you consider it has been a white-hot seller's market for a few years now, right?

So, what is a servicer to do, if 2023 represents the beginning of the resumption of flow in the REO world? Well, that is the easiest question to answer out of all of them! USREOP! That's right: We never left. We reallocated resources into other revenue making endeavors, but we kept meeting. We kept sharpening our skills. We kept perfecting our solutions. And, if anything, we expanded our offering.

Many of us now offer contracting services on top of the normal: marketing, property management and field services. For some of our clients we can even offer Moving Concierge Services, where we cover the cost of the rehab and get reimbursed once it sells. Wouldn't that have been handy in 2007-8?!?

# meet the board

OF US REO PARTNERS

Dive deep into the history and insights of your US REO Partners board of directors as they answer your most engaging questions.

## HOW DID YOU GET STARTED IN THE BUSINESS?

TROY CAPELL

Founding Member, President

I was blessed to go Pepperdine University on a free ride and developed an interest in Real Estate. With the help of my father and a \$5,000 loan I was able to buy my first fixer property at the age of 25. After trying many different jobsfrom construction to a group home- my first job in real estate was through a temp agency. They hired me to answer phones in the REO department of Countrywide Funding in 1993. The REO manager at the time, Rosemary Toner, liked my work ethic and hired me permanently. From there, I procured my Real Estate License and started selling REO within the department.

When the 1994 earthquake hit Southern California, I was managing the exposure of the entire damaged Condominium portfolio that CFC was servicing. It was a great opportunity to meet with the leaders in the Industry, including the Servicing management at HUD, VA, FNMA, FHLMC, to discuss a comprehensive action plan that would soon

become the example in the Industry for earthquake protocol.

Soon after, I was offered a contract opportunity with RFC; contracted to identify areas of exposure within their REO department. That contract expired and I promptly took a role as Asst. Vice President in the REO department at Aames Financial and managed their out-of-state portfolio. It was an exciting time at Aames as the Seconds market had just started to be securitized and we were expanding rapidly. After 6 years at Aames the market contracted and I left to start my own business.

In 2002 I purchased a small Insurance brokerage (Specialized Servicing portfolio Insurance Brokerage) and started a lending company (Saratoga Funding, Inc) as well as formed a Brokerage business (Quantum Realtors, Inc.) The Insurance business was built up to a 1M book and then sold. At its height, the lending business produced \$100 million in wholesale volume, but was dissolved in 2008 prior to the market collapse. At our height in 2009 Quantum had developed 8 offices in 3 states and was selling \$350 million a year in Real Estate. Our model has changed as well as my role. I am currently the Executive Vice President of Business development.









STEVE MODICA Founding Member, Vice President

My Parents were buying a residential vacant lot to build a home on, and the Realtor asked if I'd be interested in coming to a C-21 career night, I did, and the rest is history

**EARL WALLACE**Founding Member, Corporate
Secretary

After graduating from UCLA in 1989, I took a position in a property management company in Santa Monica, California. Thereafter, I obtained a real estate license and joined a commercial real estate company in Orange County, California. Unfortunately, there was a recession at the time, which made it difficult to lease commercial real property. As a result, I decided to go to law school. After graduating from Loyola Law School in 1994, I joined my current law firm as an associate attorney litigating unlawful detainer actions, including postforeclosure unlawful detainer actions. eventually worked my way up to partner, and am now the managing partner of the law firm.

SCOTT LARSEN Founding Member, Treasurer

I did not get into real estate as a career. I got into real estate as a means to an end to get through college. My wife and I had just bought our first little condo. I was working for FedEx and was looking to transfer to the state of Washington in their sales department. When that transfer didn't work out, I got into real estate just so I could finish my degree and get into Hospital Administration. That was the master plan! I had some great professors and mentors, specifically one with General Motors. He told me, "You do not want to be a hospital administrator, that is not your personality!" I thought that was very interesting and insightful! I knew several people in real estate and thought, if I could just sell a house a month, I'd be fine. So, I jumped into real estate with that goal: one house a month. Within about 2 months of doing it, I realized I didn't really like working with buyers. At about the same time, I crossed paths with Bob Norrell and Litton Loan Servicing. That was my first intro to the foreclosure space. I quickly picked up some foreclosures and learned a ton. Then within a couple of months, I started doing work with Washington Mutual. It snowballed from there; I got my degree and realized I was never going to work anywhere but where I was already at.

## TELL US A LITTLE BIT ABOUT YOUR BUSINESS. WHAT DO YOU DO? WHAT IS YOUR NICHE?

## STEVE MODICA

Well, I started out working at C-21 in retail sales for about 6 months. When the agent that recruited me left C-21 to open his own independent Real Estate Office, he asked me to go with him and I did...He decided to specialize in HUD and VA foreclosures. He had me writing up the FHA and VA bids that prospective buyers wanted to submit and I traveled to Miami (HUD) and Saint Petersburg (VA) to deliver the bids and then again to witness their openings to see if our buyers were awarded the property based on highest amounts bid. We then expanded to banks from there...I left the office to open my own office 5 years later and I've been managing REO's ever since...I've focused on utilizing technologies early on in my career. We've been able to manage REO's from preacquisition to post disposition extremely efficiently because of the systems and technologies we utilize and continue to create.

## **SCOTT LARSEN**

The niche has always been foreclosures. From day one, once I figured out what foreclosures were, I never left that doorstep. However. along the pathway of life, we were buying real properties and investing in estate ourselves. My staff was managing the properties that I had an ownership interest in and for years, we would refer out new clients or people that wanted us to manage properties to

## **SCOTT LARSEN**

other property managers in the area. Somewhere around 2011 to 2012, we were slammed with foreclosures but could see the writing on the wall that this would not always be the case. By 2013, we still had a ton of business in foreclosures, but we strategically set up fee management for other people.

We stopped referring them out and added the management piece as part of our business. In the last several years, our paradigm has shifted. I would still say my focus is REO however, Utah has been so incredibly hot, that foreclosures do not exist in this state. I feel very fortunate that we made the shift to property management and as REO comes back into play, we'll run with it and enjoy it.

## **EARL WALLACE**

The law firm of Wallace, Richardson, Sontag & LLP represents Le. landlords, property management companies, lenders, employers, and insurance companies throughout the State of California in real estate, business, and employment litigation, including complex class action lawsuits. Our niche is landlord-tenant law, evictions, and defense work for landlords and lenders. We have the privilege of representing many large landlords, property companies, financial management and institutions.



## WHAT DO YOU LIKE TO DO WHEN YOU'RE NOT WORKING?

## **TROY CAPELL**

I spend a lot of time with my wife and son. My son plays baseball year round, so we are quite busy with practices and tournaments. I also served on the Board of CVLL (Conejo Valley Little League) and the Miller YMCA as well as two other business boards. I love to swim and garden and go to the beach. I do a lot of home improvement projects with my son, and spend a lot of time with friends. Family and friends are my two favorite joys...and great food!

## STEVE MODICA

I love hanging out with family and friends. Love to dine out at upscale unique restaurants. I like to run and play sports (racquetball, tennis, and pickleball are my favorites)

## **SCOTT LARSEN**

I like to pretend to be retired all the time! I have 5 kids; 1 of them is on a church mission and 2 of them are still at home in high school and junior high. Family is important and being involved in their sports and their world is where a lot of time is spent. I love to ski in the winter and ride bicycles in the summer. As a family, we love to travel as well!



## WHAT ADVICE DO YOU HAVE FOR AGENTS THAT WORK IN THE REO SPACE?

## TROY CAPELL

Surround yourself with successful like-minded people, gain as much knowledge as possible, stay focused and dedicated, take action and talk later, always be proactive.

## **SCOTT LARSEN**

I had a friend recently send me a message and concluded it by saying, "Be Good!" It was a great reminder to do the right thing and share goodness with people. Focus on what matters most and don't waste time on things that will not bring about the results you want. If you have a REO client that you want to continue doing business with, "Be Good!" It may not change the whole world, but it changes your world!



## IF YOU COULD SIT DOWN AND MEET WITH ANYONE (DEAD OR ALIVE), WHO WOULD THAT BE? WHAT WOULD BE YOUR FIRST QUESTION?

## **TROY CAPELL**

Jesus, and my first question would be, am I spending time where I should be spending time and where can I improve myself to be a better man.

## STEVE MODICA

I'd love to see my recently deceased Dad. I'd love to know what his experience has been like in heaven and who he has reunited with since his journey there.

## **SCOTT LARSEN**

On the secular side, just for pure entertainment value, I would love to sit down with Frank Sinatra. My first question would be to ask him to sing me a couple of songs. In an age and era where he was cutting edge in so many ways, I would ask him what some of the most enjoyable things he'd seen were, the places he'd been, or the experiences he had as a musician. I think there would be some fascinating stories!

On the more spiritual side of things, it would be tough to choose. I'd go back to Christ's era and spend time with Mary. My first question would be to have her tell me her story and her perspective. Mary had 30 years just with the Savior, but we really know so little about her. I'd ask what it was like raising Jesus Christ or what she knew and understood. I would love to hear her stories! Whether you get into believing in Jesus Christ or not, His impact in this world, centuries later, is tremendous!

## WHAT ARE YOUR THOUGHTS ON THE CURRENT AND FUTURE OF REO?

## TROY CAPELL

There will always be REO. Human nature and the availability of free flowing credit will always create an environment that will allow REO to be pervasive. Until people learn to live within their means and be content with what they have regardless of the amount of temptation, REO will always be pervasive. Money is not made without change, therefore the ebb and flow of policy with the banking community needs to allow for growth. With the availability of this policy, human nature will always take advantage of credit facilities to the point of over overbuying, over-purchasing. The gravy train never lasts, life is cyclical as well as banking policy.

## **EARL WALLACE**

Regarding post-foreclosure unlawful detainer actions in the State of California, the laws have become much more complicated over the years. In that regard, there have been changes to federal, state, and local laws, including the enactment of many just cause for eviction laws and COVID-19 eviction moratoriums. Now, more than ever, it is important for property owners and managers to retain knowledgeable counsel.



## HOW DO YOU STAY IN THE KNOW ABOUT CURRENT EVENTS AND NEWS, AS IT RELATES TO OUR INDUSTRY?

## **EARL WALLACE**

We track pending legislation and case law relating to the landlord-tenant and REO industries. Also, we are members of various trade groups and services that provide legal updates.

## STEVE MODICA

I read all lots of periodicals, attend industry zoom calls, join multiple industry organizations (USREOP is my favorite of course) and I've attended hundreds of conferences over the years...Knowledge, Focus, Connections, and Dedication to details are crucial components for success in our industry





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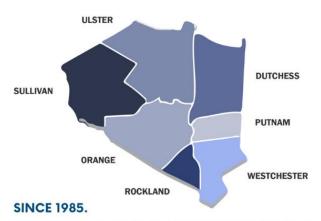






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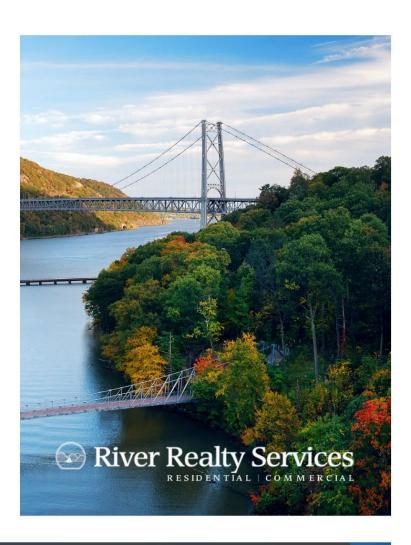
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## US REO PARTNER'S ASSOCIATE MEMBER



## Announcing a Whole NEW Category of Membership

by Sharon Bartlett

USREOP Executive Director of Operations

I've had this thought for years...What will happen to our industry when all of the best REO brokers retire or burn out? Seriously, this is one of those things that kept me up at night while running Freddie Mac's Vendor Management team. It was clear that something had to be done! Our team began quietly looking for agents that may not have as much experience but that were eager to learn the business and were willing to be coached and trained. They brought great ideas and energy with them and did a fantastic job for us.

Similarly, when I joined US REO Partners, I had the same thoughts. Especially when I looked at the tenure and experience of our members. They truly are the best of the best in REO! What is our succession planning? This was a tough one as our clients have come to know and count on our members for their experience. So, I met with clients, members, and other industry experts to get their thoughts and feedback. Out of that was born a new category of US REO Partner membership...the Associate Member.

The Associate membership category has been created with the goal of providing training to qualified real estate brokers/agents to assist them in their pursuit of working in the REO space. The 19-hour program takes place online over 2 1/2 days and each participant will be assigned a mentor who will assist them during and after the training. This is a one-of-a-kind training opportunity that will set the Associate up for REO success!

Our first class for the Associate is scheduled for late February. Seating is limited so register now if you are interested! In addition to membership, there is a \$550 program fee for the training. To register, go to www.usreop.com/join, complete an application for membership, and list "Associate Candidate" in the referral space.

For additional information on the program, please email membership@usreop.com.







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## GOAL SETTING IN 2023

YOUR GOALS MUST BE NEXT LEVEL SMART IN THE NEW YEAR. KEEP READING FOR THE SCOOP.

BY CHARLETTE K. WILLIAM, SPHR
REAL ESTATE ACADEMY FOR LEARNING







The past couple of years have been a challenge for most businesses. We've been through the COVID quarantine of 2020 and the continued variances, civil and political unrest, supply chain issues, and now inflation along with market and economic challenges. If your business has survived all the challenges unscathed, my hats off. For most of us, we've had to adapt, adjust, and think out of the box to make it all work successfully.

While researching content for this topic, it's clear that this environment requires a paradigm shift from goal setting to outcome setting.

At first blush, this notion sounds like semantics, but the current business environment requires a focus on outcomes, the "what" and the "how" of any action or plan. To move from goal setting to outcome setting is envisioning what will be achieved when you reach an outcome and will aid in understanding if a goal and its outcome is worth the payoff for the effort required to reach it. This approach works because it creates motivation by starting with the end in mind.

A key to effective outcome setting is to understand the current reality of your business. Most businesses fall into 3 current realities. It is important to be real with yourself about the assessment of your current reality so that your focus and actions will create successful outcomes.

The three current realities are:

Reset to Recovery. Many businesses are still weathering the challenges brought on by COVID. Businesses who suffered from a decrease in revenue and profitability are still in the reset and recovery reality. An example is a friend and client who is an events photographer. For most of 2020 and 2021 there were very few events, so she spent most of 2022 just getting her head above water. For 2023 she must focus her goals on specific actions that will recover her business to pre pandemic levels.

<u>Change to Enhance.</u> For businesses that are doing well, they will need to continue to change and enhance their operations, processes, and resources to remain successful in this business climate.

I'm a great example of this current reality. My business is going well but to continue to do well, I need to enhance my social media and content delivery. My Achilles heel has always been social and content media; specifically being able to get my content out to a large audience

and connect to the people I have defined as my client. It will be important for me to focus on this outcome by planning specific actions and aligning those actions to a measurable and time-based plan.

**Expansion or Pivot**. Some businesses are doing so well that they have the resources, cash flow and capacity to create a strategy for growth or pivot within their business. This could include an expansion of territory or market, adding internal resources or staff, or pivoting into a new market or product altogether. This reality takes careful planning of outcomes ensure that resources are created and spent effectively to finance the new or expanded. Expansions success failure depends heavily on timing and resources so the outcome setting must be specific, and time based.

After you have assessed your business's current reality, it is important to apply the following 4 tips to ensure that your business is successful and achieves its desired outcomes for 2023.

Tip 1: Avoid trying to boil the ocean. Outcome setting success is achieved by staying strategically focused on a few action items. Focusing on too many outcomes will scatter your focus and hinder quality progress.

Think quality over quantity.

Tip 2: Outcome setting must be a part of a sound business plan. A sound business plan will provide not just the "what" and "why" of the outcome you are planning but the steps to achieve the "how" and "when" of your business growth. You've probably heard the saying "A goal without a plan is just a wish". That saying sums up this tip.

Tip 3: Focus on what you can influence and what is in your control. Rising interest rates, inflation, supply chain issues and the impacts of category four storms are out of our control and will take your focus away from things you can control like improving the customer experience, managing cash flow effectively, etc. and in reaching your goals and outcomes. As a bonus, this will decrease stress and anxiety.

Tip 4: Tip 4 is the most important of them all. We've all familiar with the term SMART (Specific, Measurable, Attainable, Realistic and Time Based). This year more than ever our goals or outcomes must be Beyond SMART. Beyond SMART is SMART goals leveled up with Support and Advice. Gaining support and advice from a trusted advisor, partner or coach is essential this year as we will need support and advice to ensure that our workforce, culture, motivations, and self-care continue to be strong enough to forge the exciting year ahead.

I wish you all a Happy Successful New Year. Here's to 2023. -CW







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## IN THE COMMUNITY

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





In 2022, US REO Partners supported St. Jude Children's Research Hospital for a ninth 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. US 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.



US REO Partners has donated more than \$610,000 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 US REO Partners was fortunate to have United Country Auction Services as the auction house at the 2022 event. Sportscaster and former NFL Quarterback Babe Laufenberg was the honorary celebrity guest. Over the past years, we've had the stars of the professional sports world: Tony Dorsett, Spud Webb, Drew Pearson, Steve Garvey, Ed "Too Tall" Jones and Randy White as our celebrity guests to assist US REO Partners in a highly successful effort supporting the St. Jude Children's Research Hospital.



US 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 FOUNDATION: \$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. US 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. US REO Partners was able to donate over \$22,000 to their organization.