

US REO PARTNERS

PRINR

MAGAZINE

THE OFFICIAL
PUBLICATION OF US REO
PARTNERS

VOLUME 4 / ISSUE 2



HOW A HOME BECOMES AN REO
THE ART OF RELOCATION
ASSISTANCE

MEMBER DIRECTORY
PG. 31

EDITOR IN CHIEF / Sharon Bartlett
CREATIVE DIRECTOR / Melissa Hancock
EXECUTIVE SUPPORT / Lori Glazier

CONTRIBUTORS

Sharon Bartlett, US REO Partners
Ed Laine, eXp Realty
Danielle Galvin, 1st Choice Real Estate
Michael Hancock, Seeto Realty

ADVERTISING

For advertising opportunities, please email
PRTNR@USREOP.com or call 1-855-4-US-
REOP

The representations, opinions, advice and information presented by PRTNR Magazine contributors, sponsors and advertisers are solely their own and do not necessarily reflect the position of the officers, membership or staff of US REO Partners or the Editor of PRTNR Magazine.



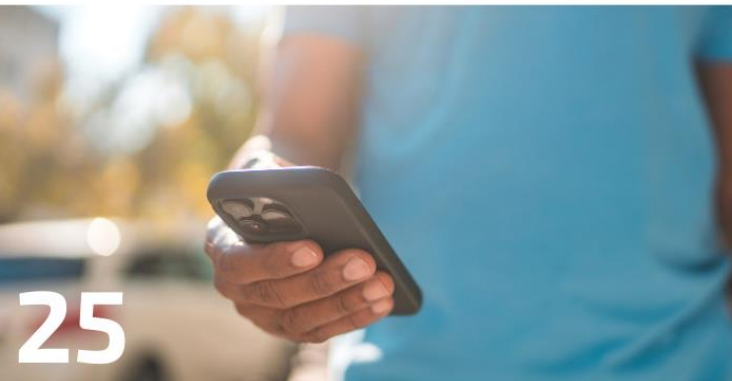
CONTENTS



HOW A HOME BECOMES AN REO - PART 1



THE ART OF RELOCATION ASSISTANCE



A CONVERSATION WITH AI

04 EDITOR'S NOTE

06 COFFEE WITH CLIENTS EXCLUSIVE!

14 USREOP REGIONAL REPRESENTATIVE CORNER

18 HOW A HOME BECOMES AN REO PART 1

20 THE ART OF RELOCATION ASSISTANCE

25 A CONVERSATION WITH AI

31 USREOP MEMBER DIRECTORY

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



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



WWW.USREOP.COM

EDITOR'S NOTE

Spring is here! The season of sunshine, flowers, warmth, and freshness has finally arrived. This time of year brings with it a sense of renewed energy and optimism as we shed the layers of winter and embrace the longer days ahead. With nature awakening from its slumber, there's no better time to get out and enjoy all that this beautiful season has to offer. From blooming gardens to outdoor adventures, spring truly is a great time of year.

I'm excited to share this issue of PRTNR Magazine with you. Inside, you'll find information about how to become more involved in your local or state real estate board, tips for a successful "relocation of occupants", our first AI assisted article, and the first part in a series about how a home becomes an REO property. Also, you don't want to miss the write ups from our member-only monthly series, Coffee with Clients, featuring Steve Shiller of BK Hub, Tiffany Fletcher of VRM, and Tracy Phillips of Fannie Mae.

Thank you to our clients and members for your contributions to this issue. We're thankful for your partnership and are glad we get to do the business of REO with you!

Let the energy of spring inspire you to live your best life yet!

A portrait of Sharon Bartlett, a woman with long blonde hair, smiling. She is wearing a blue denim shirt over a white top, a blue beaded necklace, and a blue beaded bracelet. The background is a plain, light-colored wall.

Sharon Bartlett

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

EMAIL SHARON.BARTLETT@USREOP.COM



Troy Capell

Founding Member, President
troy@usreop.com
818.571.7390
Quantum Real Estate Group



Steve Modica

Founding Member, Vice President
steve.modica@usreop.com
954.270.7770
Real Estate Home Sales, Inc.



Scott Larsen

Founding Member, Treasurer
scott.larsen@usreop.com
801.698.2788
Revolution Realty & Management



Earl Wallace

Founding Member, Corporate Secretary
ewallace@wallacelaw.com
949.748.3600
Wallace, Richardson, Sontag & Le, LLP



Phil Chernitzer

Founding Member, Director Emeritus
phil.chernitzer@usreop.com
703.244.2733
Famous Services, LLC / REO Real Estate



Cathy Davis

Founding Member, Director Emeritus
stlouisreo@aol.com
314.413.5279
Mid America Property Partners



Featuring: Tiffany Fletcher

We kicked off 2023 with Tiffany Fletcher, Senior Vice President of Compliance at VRM Mortgage Services, joining us as our featured guest.



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

TF: Personally, I've been married 20 years to a man that I truly like and I think that is important! With our daughter in her second year at Oklahoma University, we are empty-nesters. Liking each other comes in handy since we get to spend a lot of time together. It's been fun!

On a professional note, I got into the industry right out of college. Early on, I was introduced to the master servicing aspect of the mortgage banking. I have since worked in roles from originations to default for several companies over the last 30 years. Currently, I oversee compliance as well as vendor management at VRM. It's been an interesting ride and I've learned a lot. There has never been a dull moment!

WOULD YOU SHARE A HIGH LEVEL OVERVIEW OF VRM MORTGAGE AND IT'S MISSION?

TF: In highlighting VRM, I'll begin by saying we are a certified minority-owned company headquartered in Carrollton, Texas. We view VRM Mortgage Services as a solutions provider. We want people to know that we are more than REO and have been for some time. The asset management piece is core to our business model. However, we have a network of vendors nationwide that help us in providing many component services including closing and title coordination services, eviction services, property preservation, inspections, and auctions. I believe 2023 will be the year that we start to emphasize and reintroduce our company to the industry so that all are aware of our capabilities and the work that we have done. We've managed over 600,000 properties over the years which has allowed us to garner a great deal of data and information.

Our mission includes our commitment to value, quality, our people as well as clients and vendors. In addition, we have a strong passion for community stabilization.

COFFEE WITH CLIENTS



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

TF: I would suggest as you are looking for new opportunities, to know your markets. Do your best to understand what the drivers are in that market as well as who the potential buyers are.

Secondly, I would say to invest in yourself. Market yourself, market your business, and take training. Training keeps you aware of market changes and/or requirements of various clients and corporate sellers as well as staying abreast of legal and regulatory changes. We are in a space now where there is an uptick in regulatory changes.

The third, and this may present problems to those new to the REO space, is anticipating the cost of doing business. As you are taking on new business opportunities and new clients there will be the expectation that you can manage the cost related to the work including insurance and fees. Ensure you have strong people, processes and controls to manage the work appropriately.

Speak to your past performance and be able to demonstrate your ability to provide quality results that exceed client expectations. Getting the business and keeping the business hinges a great deal on performance.

WHAT ARE THINGS OUR MEMBERS CAN DO TO MAKE YOUR JOB EASIER?

TF: It's about being forward thinking, digging into the details, sharing information that you've gathered about the markets you service including emerging trends, challenges and even opportunities. I'm a big proponent of vendor co-innovation. I believe in engaging our vendor network to provide input and feedback on new technology or strategies we are considering. For this input, we generally reach out to our premiere vendors because they are the ones that have exceeded performance expectations. We'll also look to those that participate in our VRM training or attend our regional summits. If you are in our network, one of the greatest things you can do to make our jobs easier is to ensure you meet our expectations around timeliness, quality and proficiency and maintain that exceptional performance level.



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: Steve Shiller

BK Hub's co-founder Steve Shiller joined us for our February Coffee with Clients. With extensive experience in mortgage default servicing, he provided an insightful perspective to partnership opportunities with BK Hub.



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

SS: I started in the real estate/mortgage business a little over twenty years ago working for a small mortgage servicer. That company mainly serviced junior-liens for a lot of the big banks. Back in the day, our company was one of the first to do this type of work. I learned a lot about loss mitigation, foreclosure and bankruptcy. We serviced some of the most difficult loans at the time. Really, one of the biggest things I took that from that company, and over the years have tried to implement through my career, was their customer-focused mission. It was all about rehabilitating loans and getting people paying again; it was never about foreclosures. In addition, I worked for First American in the real estate tax division. The past 9 years I've worked in the bankruptcy space, particularly with bankruptcy trustees and servicers.

WITH BK HUB BEING RELATIVELY NEW, SHARE WITH US ABOUT WHAT YOU DO AND WHAT YOUR MISSION IS.

SS: Just under a year ago, we started BK Hub. The previous company we had worked with decided to exit the real estate business. However, we continued to see a gap in the real estate world especially related to bankruptcy. We had former clients asking us to get back in and we had a couple of new opportunities to take over so we decided to give it a go! We are a real estate service provider with our main focus in the bankruptcy space because of the expertise we have. We also work with real estate agents to process short sales.

In addition, we are heavily involved in aggregating data, specifically around short sales and bankruptcy. Right now we are capturing approximately 1.5 million records a month in relation to bankruptcy.

Our mission is to work with people who are involved in bankruptcy and help them. As I mentioned before, focusing on the customer is something that is always important to us. We saw a gap there and we want to help.

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.

COFFEE WITH CLIENTS



WHEN IT COMES TO PURSUING NEW BUSINESS OPPORTUNITIES IN REAL ESTATE, WHAT ADVICE TO HAVE?

SS: As we've discussed, bankruptcy is similar in some respects to REO. One of the statistics we've found is that 25-30% of all REOs had at one point been in bankruptcy. Combining our mission to help people dealing with bankruptcy and these statistics is where we saw opportunity. We found that people were not being helped properly and not getting good advice. It goes back to educating, explaining what services are available and making that connection to help them with their situation and real estate options.

WHAT CAN OUR MEMBERS DO TO SUPPORT AND HELP YOU IN MAKING YOUR JOB EASIER?

SS: One piece of our business that is associated with real estate is in working with Bankruptcy Trustees. We get data, we look at the data, and we call trustees on a daily basis. Once a trustee is ready to sell a property, we will partner with a local agent. Our company co-lists the property with the agent and we handle the all the bankruptcy pieces. We are working with new trustees all the time in different areas. As we get leads, we need really good agents that understand the delinquency and distress process to work and partner with us.

Thinking about attending?



Join Sharon Bartlett and a panel of other REO experts as they shed light on the changes happening in the REO world!

Get off the fence and join us with \$50 off using code USREOP





Featuring: Tracy Phillips

Our members enjoyed a well-spent hour with Tracy Phillips, Director of Vendor Management, at Fannie Mae. With over 35 years in the industry, Tracy provided great insights on the evolving REO industry.



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

TP: I think like most people, I accidentally ended up in this business and have now been doing it for about 35 years! I started in the late 80s just after the S&L crisis and as a result experienced a number of industry changes. I actually started in relocation and spent about 14 years in that space. From there, I moved into REO and worked for a small REO firm. I then joined a mortgage company and ran their valuations department for about 5 years. Following that, I went to a field services company, then back to a valuations position and ultimately landed at Fannie Mae in 2013. At Fannie Mae, I've worked in valuations and more recently vendor management. The two areas I predominately support are valuations and real estate.

WHAT DOES THE DAY IN THE LIFE OF A DIRECTOR OF VENDOR MANAGEMENT AT FANNIE MAE LOOK LIKE?

TP: It never looks the same! Every day is different. We have a lot of opportunities to get involved in different aspects. It may be managing performance with vendors, talking through the technology challenges, working with our business partners to really understand what the needs are as things evolve and how to provide the best products and services to our customers. It's a matter of having to be innovative and creative. This results in things changing day to day!

AS AN INDUSTRY PROFESSIONAL AND LEADER, WHAT ADVICE DO YOU HAVE FOR OUR MEMBERS IN PURSUING NEW BUSINESS OPPORTUNITIES IN REAL ESTATE?

TP: I would say two big things; be persistent and patient! Persistence is always helpful and always pays off! I know all of you are very aware that the challenge right now is there's not a lot of volume. It proves difficult because there are many great partners we want to engage with and some of that is just having the patience to wait until we see some changes in the markets.

COFFEE WITH CLIENTS



AS FAR AS ASSETS, WHAT ARE YOU SEEING NOW, WHAT ARE YOU PLANNING FOR, AND WHAT MARKETS ARE ON YOUR RADAR?

TP: Yes, we do get a bit of information from our very reputable and strong economics group. They evaluate, assess and talk through the impacts to the broader markets. Really, what we are seeing from that group's perspective is pretty flat. We are not expecting a big influx of properties coming up. I will tell you, however, that in the last 6 months, we have seen a small increase in the number of foreclosures. We recognize that once those properties go down that path, there will be loss mitigation and efforts to keep the borrowers in homes. We haven't seen that increase hit our REO business yet, but we are seeing that there might be some minor increases.

We do have inventory in some specific markets. Unfortunately, they are properties mainly in rural areas and/or in more disrepair. It's been a challenge for us and for the partners we work with. The infrastructure that it takes to manage these types of properties is much more intensive. To add to that, we've had a "repair all strategy" which means we are trying to keep owners occupied in homes. We are doing more repairs than we have in the past. This, in turn, puts a burden on the agents to carry the costs of repairs until we get to closing. So our challenge is to be creative in finding alternative solutions and opportunities that work for these types of properties.

HOW DOES FANNIE MAE DISPOSE OF REO PROPERTIES? DO YOU USE ASSET MANAGEMENT COMPANIES OR DO YOU WORK DIRECTLY WITH AGENTS?

TP: Right now, we are working directly with agents. We do have some areas within the work flow that we use some nationwide providers for instance, the title space. However, when it comes to marketing the asset we are building relationships with agents.

WHAT CAN OUR BROKERS DO TO HELP YOU IN MAKING YOUR JOB EASIER?

TP: As mentioned, the composition of what we have in REO is different than what we've had in the past. They are much more repair oriented and much more rural. The concentration is difficult for us. If we have one property that is 40 or 50 miles from another, that creates challenges. As we try to be mindful and adaptive to finding alternative solutions to meet requirements and management of the properties, being flexible and providing good communication is definitely beneficial to us.



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.

US REO PARTNERS

MEET YOUR REGIONAL LEADS

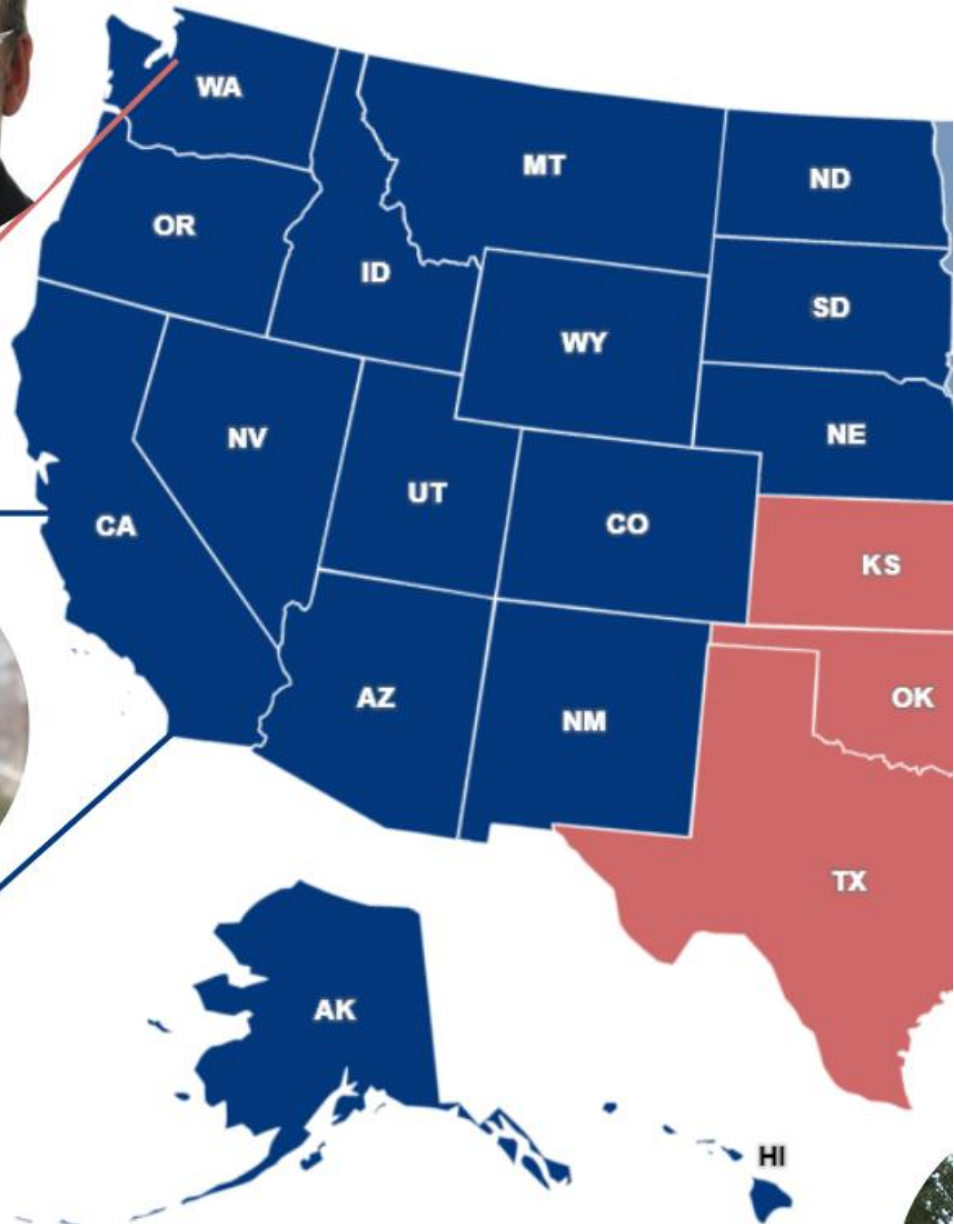


ED LAINE
Regional Lead

Serina Lowden
Western Region

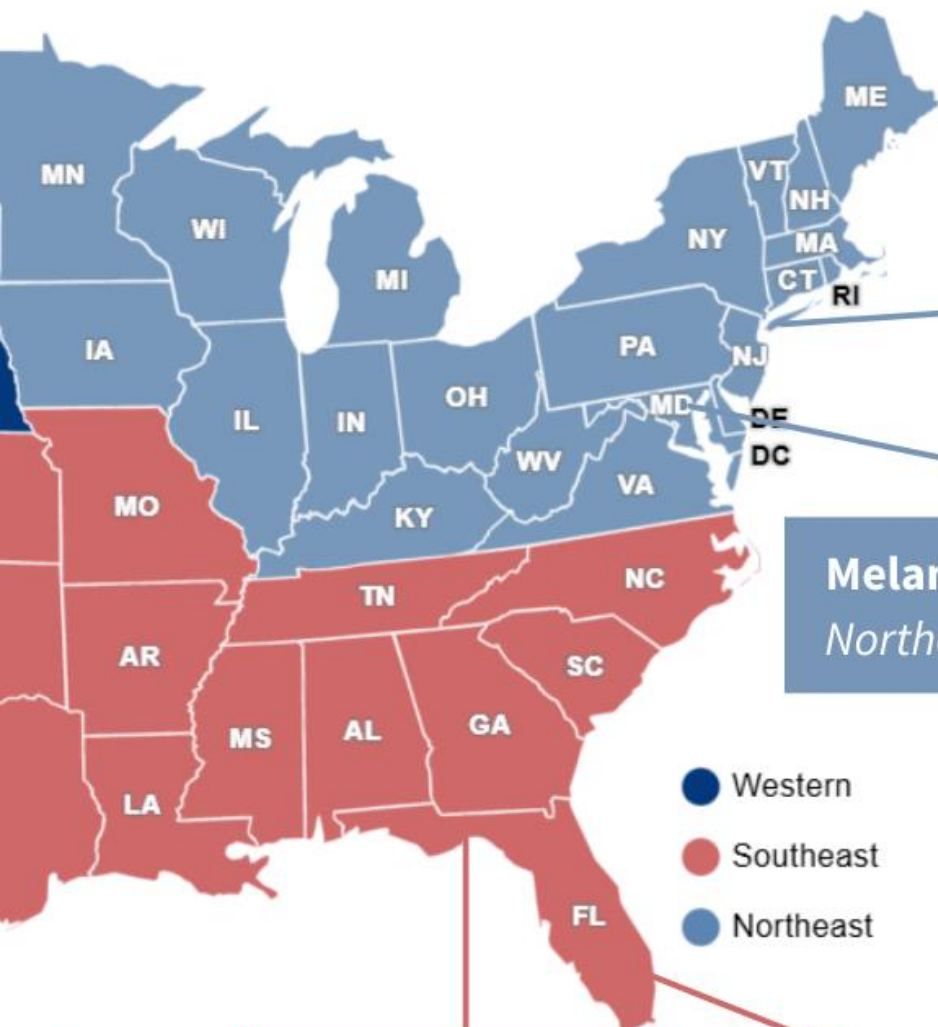


Monica Hill
Western Region



TNERS BY REGION

REGIONAL REPRESENTATIVES



Todd Yovino
Northeast Region

Melanie Gamble
Northeast Region



Danielle Galvin
Southeast Region



Eddie Blanco
Southeast Region



REGIONAL REPRESENTATIVE'S CORNER

with Danielle Galvin

USREOP Southeast Region Representative

Level Up Your Community Membership in local, state, and national REALTOR® boards



Have you ever considered joining a state or national REALTORS® board? Or maybe you are already a part of a committee? If not, now is a great time to consider getting further involved with the community of REALTORS®!

Volunteering at the local board level can offer you many benefits. First, you get to know fellow Realtors and bond with them on a monthly basis. If one of your business goals is to attend a State or National Realtor Convention, you may want to consider first investing in local service. In this way you will learn what issues face our industry on a local, state, and national level. It is enriching to come to these larger conferences with deeper knowledge of the industry in your area and a greater database of colleagues to learn alongside. When you volunteer, even beginning at a local level, you'll achieve both of these things and enhance your industry experience.

Second, when you serve on a board you get to make an impact on the board's decisions regarding membership, fees, charities, and social events. There are a lot of challenges coming for our REALTOR® community. The more informed you are, the better equipped you are to improve the industry.

When you are a member of a state or national board you can help promote the REALTOR® brand and yourself through social media and the events you attend. Just taking the ethics





and law classes required to renew your license isn't enough nowadays to keep you sharp, educated, and motivated. Seek information from your board to see what classes they offer. Have you heard of C2EX? GRI? These are the designations that put you in a separate professional class.

Finally, being a member of a board shows prospective clients that you are a part of the community and care about more than selling houses; you are an individual who goes a step further in volunteering and becoming both an advocate and a professional.

Keep in mind that you can choose how much time you spend with the board and your fellow members. Being a committee member can be as little as one hour a month. If you get on the board of directors or become part of the executive board, you can focus on your leadership skills and help guide your local board. What about challenging yourself to be a President of your local board? Many US REO Partner members have aspired and achieved this goal!

Where do you start? Whether it's Google or a member, ask questions! Learn about your local board. Learn about our Realtor Party. Learn about our Advocacy. Learn about National Advertising.

From a personal perspective, volunteering has paid off for me in more ways than I could have imagined. Both professionally and personally. I think I am a better mom, wife, REALTOR® and friend from all of the experiences of being a volunteer leader. Volunteer, participate, and get informed...it will pay off!



JULIO SALDANA



714-343-1436



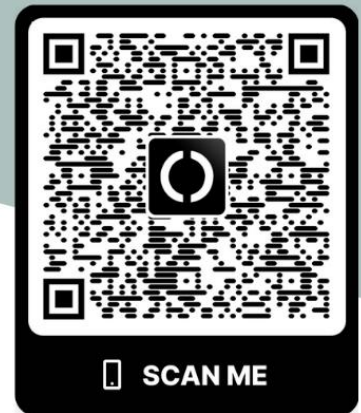
housesforsale.me



ocmultiplelistings@gmail.com



"I pride myself in my Honesty, Ethics, Morals, and Integrity"



Minority, fluent in Spanish & English. Servicing all Orange County & outskirts of neighboring counties such as Los Angeles, Riverside, and San Diego with over 16 years of REO experience.

Proud member of US REO Partners, NRBA, NADP, & REO Network.

FRA success rate of 96%
BPO accuracy of 97% to sale price.
Recapture loan rate of 80%



"I am proud to mention that I will donate 10% of my net earnings to help orphaned children."

ALL CITY HOMES



SERINA LOWDEN-RUSH

OWNER, BROKER ASSOCIATE
US REO PARTNERS, Western Regional Rep

SACRAMENTO, SAN JOAQUIN,
& SOLANO COUNTIES

✉ serinalowden@allcityhomes.com

🌐 allcityhomes.com

📞 209 304 5841

USREO PARTNERS

🌐 <https://usreop.com/>
✉ PRTNR@USREOP.com

Call for Ads & Articles

Advertising increases your
brand recognition with REO
clients and peers.



TOP NOTCH EDITING

Not a "writer"? No worries! We endeavor to help you take your article and amplify it. We'll help you take your expertise and publish an article that reflects all your industry insight.



IN HOUSE AD DESIGN

We offer custom ad designs for your business.



FREE 1/4 PAGE AD

All members receive a free 1/4 page ad per year.



ADRIANA MONTES, JD MBA

LUXURY HOME SPECIALIST IN FLORIDA

Broker | Owner

m: 321 689 6258 o: 407 654 9992

w: www.FloridaDreamsRealty.com

e: ADRIANA@floridadreamsrealty.com

*"We don't measure success
through achievements or
awards, but through the
satisfaction of our
clients"*



HOW A HOME BECOMES AN REO



Part 1 - The Default Process

by Sharon Bartlett

USREOP Executive Director of Operations

I was recently asked to speak during a webinar for the Asian Real Estate Association of America (AREAA). The webinar was to explain the default and loss mitigation process to AREAA's members. Many of the participants were real estate brokers and agents, most of whom do not work in the REO space. The information shared was very well received, and it inspired me to write a series of articles about how a home becomes a real estate owned (REO) property. In part 1 of the series, we'll focus on the default process.

Buying a home is one of the biggest financial decisions that most people make in their lives. It's a significant investment, and often it requires taking out a mortgage to afford it. However, life can be unpredictable, and sometimes it becomes a struggle to keep up with monthly payments. When this happens, defaulting on a mortgage could become a reality. But what exactly does that mean?

In this part of the series, we'll explore the consequences of defaulting on a mortgage and provide insight into how best to handle the situation if it comes up. Let's dive in!

When a homeowner has a mortgage on their home and they stop making their mortgage payments, the loan becomes delinquent. This is a serious situation that can have many negative consequences for the homeowner. When this occurs, the Servicers' primary goal is to get the homeowner back on track in making payments. In order to do this, it is imperative that the Servicer and homeowner communicate with each other.

In most instances, the Servicer will start with a written notice to the homeowner letting them know that their payment was not received. This notice is typically sent on day 17 of the month that the payment was missed. Written notices will be sent to the homeowner, based on FHA/VA requirements and applicable state laws, until the loan becomes current or until the breach or acceleration letter is sent.

The Servicer reports missed payments to the credit bureaus each month. When a payment is 30 days past due, it is reported to the credit bureaus and will be reported as such until the loan is current, paid off or foreclosure has occurred.

Additionally, the Servicer will attempt to make “right party contact” with the homeowner to determine the reason for delinquency, the duration of the default, the occupancy status of the home, and whether the homeowner has the ability to repay the debt. These calls typically take place beginning on the 36th day of delinquency and continue until the homeowner is on a workout plan, the loan is current, or the homeowner indicates they are not interested in a workout option.

Property inspections are typically ordered by the 90th day of delinquency and continue monthly as long as the loan is at least 90 days delinquent. Note that inspection requirements vary based on occupancy status, borrower contact, workout status, etc .

A default is cured one of three ways: (1) the loan is brought current, (2) the loan is paid off or (3) the loan goes to foreclosure.

In our next issue of PRTNR Magazine, we will explore the first two options by discussing loss mitigation options.



THE ART

of Relocation Assistance



By: Ed Laine
**Lead Regional
Manager,
US REO Partners**

I know, I know, it's called "Cash for Keys" or "CFK".

With over 100 successful "vacates" and a 100% success rate over the last 16 years (that's right, my last failed CFK was March of 2007), I would say that I am qualified to opine on such matters!

So, here are my thoughts...I think Cash For Keys is going to become a "thing" again. I don't think we will see the volumes of REO's that we saw in 2007-2010, but with the Average American having more equity than ever before, I think they are going to cling to a home that they have since lost to foreclosure.

Now, don't get me wrong. I am not "rooting" for this to happen. I just know people and how their brains work in these circumstances. And, they get stuck in the first of the 5 stages of grief, which is...denial.

So, as professionals, it would behoove us (and help our REO clients) for us to hone our skills in helping these people exit the property gracefully and without trashing the home on the way out!

Keep reading for my five principles for successful CFK.

When a homeowner loses their home to foreclosure, they may feel a sense of shame, embarrassment, or even failure. Recognizing these emotions and approaching the homeowner with compassion and empathy is essential. Show them that you understand their situation and that you want to help them move forward in a positive direction. By showing that you care about their individual needs, you can help ease their concerns and make the transition as smooth as possible.

Have **Compassion & Empathy** 1



2 Give Clear Communication

When a homeowner has gone through a foreclosure, they may feel overwhelmed and confused by the process. It is essential to provide clear and concise information to help them understand their options and what to expect during the relocation process.

One way to provide clear communication is by assigning a single point of contact for the homeowner. This person can answer any questions or concerns the homeowner may have and keep them informed throughout the process. Having a consistent point of contact makes the homeowner feel more confident and secure in the relocation process.

Another way to provide clear communication is by providing written documentation. This documentation can include information on available resources, timelines, and expectations. Providing written documentation can help homeowners feel more organized and in control of the relocation process.

Losing a home due to foreclosure can be a sensitive issue, and it is important to respect the homeowner's privacy throughout the relocation process. This includes respecting their confidentiality and protecting their personal information.

One way to respect the homeowner's privacy is by ensuring that any personal information is kept confidential. This includes financial information, contact information, and any other personal details. Only share information with authorized personnel who have a legitimate need to know.

Respect Their Privacy 3

Another way to respect the homeowner's privacy is by being sensitive to their emotional needs. Losing a home can be a traumatic experience, and it is important to avoid making the homeowner feel uncomfortable or embarrassed. Be mindful of their feelings and approach the situation with kindness and understanding.

4 Provide Fair and Equitable Treatment



All homeowners should be treated fairly and equitably throughout the relocation process, regardless of their financial situation or other circumstances.

One way to ensure fair and equitable treatment is by providing consistent services and benefits to all homeowners. This includes offering the same relocation assistance packages and resources to all homeowners who are facing foreclosure. By providing consistent services, you can ensure that all homeowners are treated fairly and equitably.

Your Client will tell you what the CFK Amount is that should be offered. And you will find that it may vary by client, but each client will be very consistent. Exceptions can be made if warranted, so make sure that you are communicating at a very high level with your client and the Holdover Occupant (Former Owner).

Another way to ensure fair and equitable treatment is by offering additional resources to those who may need it. For example, if a homeowner has a disability or other special needs, they may require additional assistance during the relocation process. By offering additional resources and support, you can ensure that all homeowners have an equal opportunity to successfully transition to a new home.

When someone has been through a foreclosure there are a lot of “unknowns”. You may be the first person to offer them something predictable. Something that they can rely on. So you have to do what you say and say what you do. You will have a “CFK Agreement” that the Former Owner will have signed and you need to ensure that the steps included in that agreement are carried

out when and how they are described in the agreement. Remind them that their commitment is to be out by a certain date and time and to leave the property “free of personal property and debris” and “broom clean”. If these expectations are made perfectly clear to the Former Owner, you run the risk of having to refuse to give them the check for Relocation Assistance.

If you treat people in this situation with respect and dignity, they will respect you more, and cooperate more easily. Treat humans like humans and they will surprise you.

Timely & Efficient Service 5



Real Estate Services, Inc.



1ST CHOICE REAL ESTATE SERVICES

Meet Tom and Danielle Galvin

Serving Florida in Leon (Tallahassee), Gadsden, Wakulla, Gulf, Franklin, Madison, Taylor, and Jefferson Counties

Their education, knowledge, experience and care will help you successfully get the most out of your real estate assets.

TOM A. GALVIN, BROKER, BS REAL ESTATE, AHWD

1stchoice.tom@gmail.com Cell: 850-933-5094

Founding member of USREOP and has been in the Real Estate Business since 1984 and he created 1st Choice Real Estate Services Inc in 1999 to focus on REO and investment properties. He built this small company into the #1 team in the Tallahassee Board of Realtors.

DANIELLE GALVIN, REALTOR, BSBA, MBA, SFR, CLG, RENE, C2EX, AHWD, PSA

Regional Representative USREOP and President Elect Tallahassee Board of Realtors 2022

1stchoice.danielle@gmail.com Cell: 850-933-3953

Joined Tom's already established Real Estate Company in 2010. Since then they have sold over 1200 properties to include REOs, retail and investment.



www.1stchoicehouse.net



850-893-7221



1530 Metropolitan Blvd, Tallahassee, FL 32308



PHILIP BORODA



Global Luxury Estate Specialist

Director, REO and Foreclosure Divisions
Top 1 % Sales, NATIONWIDE

1991 – Present: Employed by Coldwell Banker as Estates Director & Director of REO's and Foreclosures.

1984 – 1991: Owner/Broker of Volk & Boroda Realty which employed 240 agents specializing in residential, commercial and income properties.



Philip Boroda has been selling Luxury Real Estate for over 3 decades and is considered an expert in high end properties in the most prestigious areas of Los Angeles. Prominently recognized as a highly respected agent in the real estate industry by his peers, clients and banks. He not only excels in marketing and creative advertising but is also constantly obtaining the highest sales prices for his sellers. One of the many reasons why his strong relationships with builders, contractors and developers continue to seek him out for advice and trust his judgement. This is evident in how Philip's ideas are still being utilized and implemented today throughout Southern California.

Having been fortunate to have started his real estate career at 17, he has acquired a wealth of knowledge and attained a level of experience in the industry unlike many others. With his unlimited banking connections, it has made him an extremely effective negotiator for buyers, sellers and lenders. In addition, he has managed multiple bank owned properties, short sales, bankruptcy cases, trust sales, government sponsored entities and default transactions. In representing every major bank, savings & loan, mortgage company, asset management firm, GSE, non-banks and most hard money lenders nationwide, has made him a valuable agent for his clientele.

Over the years he started his own real estate company and later in 1991 transitioned over to Coldwell Banker Realty where he founded the REO Foreclosure Divisions. Since the beginning he has managed to successfully close well over 10,000 transactions along with his strong team and has closed an excess of 6 billion in sales. His continuity of production has earned him to be recognized as Coldwell Banker's Society of Excellence, top 1% of all agents in Coldwell Banker by the Beverly Hills Realty Board and the San Fernando Valley Realty Board for over 21 years straight. Likewise, he is also in the "California 100" which represents the top 10 Coldwell Banker agents in the state.

With Top-Producing offices in Beverly Hills and Sherman Oaks, when dealing with Philip you are working with one of the best.

CONNECT WITH PHILIP

Cell: 310.968.3844
Email: Philip.Boroda1@gmail.com
Cal DRE# 00822192



COLDWELL BANKER
REALTY

A CONVERSATION WITH AI

MICHAEL HANCOCK – SEETO REALTY
FEATURING CHATGPT

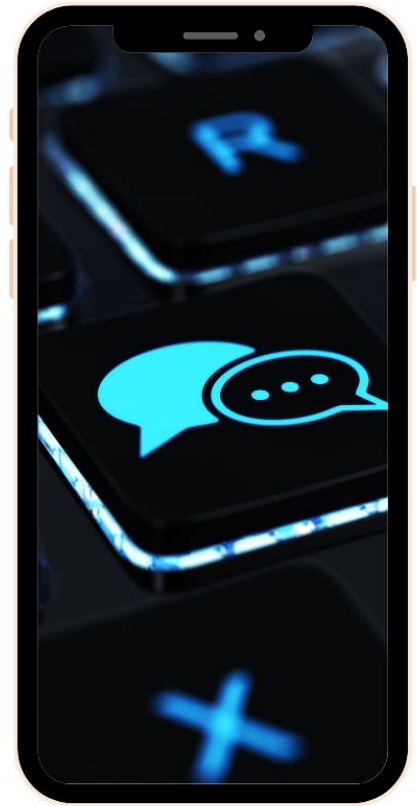
Write an opening paragraph for an article introducing the possibility of REO Real Estate Agents using ChatGPT as part of their business.

ChatGPT: Are you an REO real estate agent looking to stay ahead of the competition and provide top-notch service to your clients?

Consider incorporating ChatGPT into your business strategy.

ChatGPT is a language model powered by artificial intelligence that

can assist you in a variety of ways, from conducting research on industry trends to generating marketing ideas and improving communication with clients and other industry professionals. By leveraging the power of ChatGPT, you can streamline your operations, increase your productivity, and provide a better overall experience for your clients.



How could an REO agent use ChatGPT to grow their business?

ChatGPT: An REO agent could use ChatGPT in several ways to grow their business, such as:

- Researching industry trends: ChatGPT can help an REO agent stay up-to-date with the latest industry trends and news by conducting research on relevant topics. The agent could ask ChatGPT questions such as "What are the latest trends in the REO market?" or "How is technology changing the way REO transactions are conducted?"
- Generating marketing ideas: ChatGPT can assist an REO agent in generating creative marketing ideas to promote their services. The agent could ask ChatGPT questions such as "What are some unique ways to market REO properties?" or "How can I better leverage social media to reach potential clients?"
- Improving communication skills: ChatGPT can help an REO agent improve their communication skills by providing tips and strategies for effective communication with clients, banks, and other industry professionals. The agent could ask ChatGPT questions such as "What are some best practices for negotiating with banks in REO transactions?" or "How can I improve my communication with clients during the REO transaction process?"

- Obtaining industry-specific knowledge: ChatGPT can assist an REO agent in obtaining industry-specific knowledge, such as understanding the foreclosure process or regulations related to REO transactions. The agent could ask ChatGPT questions such as "What is the foreclosure process in [state name]?" or "What are the regulations for REO transactions in [state name]?"
- Providing quick responses to client inquiries: ChatGPT can be utilized by an REO agent to provide quick responses to client inquiries, such as answering basic questions about the REO market, the agent's services, or the transaction process. The agent could set up an automated chatbot powered by ChatGPT on their website or social media channels to provide instant responses to frequently asked questions.

CHAT GPT

What are the latest trends in the REO market?

ChatGPT: As of my knowledge cutoff date of September 2021, some of the latest trends in the REO market included:

1. Increased demand: The REO market experienced increased demand due to the COVID-19 pandemic, with many investors and homebuyers looking for discounted properties.
2. Low inventory: Despite the increased demand, there was a shortage of available REO properties, which led to increased competition among buyers.
3. Technology adoption: Technology continued to play an important role in the REO market, with many lenders and agents using virtual tours, online auctions, and other digital tools to conduct transactions remotely.
4. Tighter regulations: There were increased regulations related to REO transactions, including changes to foreclosure moratoriums and eviction rules.
5. Interest in distressed assets: Investors continued to show interest in distressed assets, including non-performing loans and other distressed debt products.
6. It's important to note that the real estate market is always evolving, and there may be new trends emerging since my knowledge cutoff date. Therefore, it's a good idea to stay up-to-date with the latest news and research in the industry to stay ahead of the curve.

Write a letter I could use as an REO-focused real estate agent to share with banks to earn more business.

ChatGPT:

Dear [Bank Name],

As an experienced and dedicated real estate agent with a focus on REO transactions, I am reaching out to express my interest in working with your institution.

With over [number of years] of experience in the industry, I have developed a deep understanding of the complexities of the REO market, including the unique challenges and opportunities it presents. I have a proven track record of success in this area, having successfully closed numerous REO transactions for my clients.

As your trusted partner, I will provide you with unparalleled service and expertise throughout the REO transaction process. This includes:

- A deep understanding of the REO market and its complexities
- Comprehensive property valuation and analysis
- Expert negotiation skills to ensure you receive the best possible price for your properties
- Clear and timely communication throughout the process
- Access to a vast network of industry professionals, including contractors, appraisers, and inspectors
- Customized marketing strategies to maximize exposure and minimize time on the market

In addition to my expertise in REO transactions, I am committed to providing exceptional service to my clients. I am responsive, reliable, and always available to answer any questions or concerns you may have. I am also a licensed and insured real estate agent, ensuring you have the highest level of protection throughout the transaction process.

I am excited about the opportunity to work with your institution and help you achieve your REO goals. Please feel free to contact me at [phone number] or [email address] to discuss how I can be of service to you.

Thank you for your consideration.

Sincerely, [Your Name]

Write a concluding paragraph to the article from the first prompt

ChatGPT: In conclusion, incorporating ChatGPT into your REO real estate business can be a game-changer. By utilizing this powerful tool, you can stay on top of industry trends, generate creative marketing ideas, improve your communication skills, obtain industry-specific knowledge, and provide quick responses to client inquiries. By leveraging the power of artificial intelligence, you can streamline your operations and increase your productivity, allowing you to provide the best possible service to your clients. So why not give ChatGPT a try today and see how it can help take your REO real estate business to the next level!

This article is the result of five target questions or "prompts" to ChatGPT in April 2023. It is important to note that there are many limitations and caveats that must be noted when using these kinds of services. Whether it is ChatGPT, Copy.ai, or any number of artificial intelligence tools and services, prepare to be impacted. These services cannot replace your personal relationships or personal touch but could enhance your services or presence when used effectively.



The real danger is not that computers will begin to think like men, but that men will begin to think like computers.

- Sydney Harris



THE RIGHT TOOL FOR CONNECTING WITH HOMEOWNERS

bluehammer™ professional provides smart, homeowner engagement tools that supercharge your existing marketing.



Relationships are key to a successful business. **bluehammer** professional helps you build them.

bluehammer puts you in front of homeowners and provides marketing tools to help you engage them. Learn more below on how bluehammer's personalized content marketing and sales tools can help grow your business.

VISIT OUR WEBSITE TO SIGN UP

www.bluehammer.com

CREATED FOR:

- Real Estate Agents
- Lending Professionals
- Insurance Agents
- Contractors/Home Services

Use the code
USREOP
to save \$50
at sign up!

welcome new members



James Perez
Own It Now Realty
Tustin, CA
reo@ownitnowrealty.com
(714) 720-6642



Susan Collins
The Meleton Group Properties
Richmond, TX
Susan.Collins@susancollins.realtor
(713) 305-1830



Julio Saldana
Realty Plus
Placentia, CA
ocmultiplelistings@gmail.com
(714) 343-1436



Jacqueline Gouldbourne
Gould Global Real Estate Co.
Lawrenceville, GA
jacqueline@thegouldglobal.com
(770) 778-6562



Alfred Younan
Metro Realty Pros
Turlock, CA
alfred@metro-realtypros.com
(209) 202-4201



Kelly Liedtke
Crush Real Estate Team
Newport News, VA
kelly@crushrealestateteam.com
(917) 282-9737



Connect *with clients*
Collaborate *with colleagues*
Corner *the market*

Get the latest membership updates online and search by zip code for quick results: USREOP.com/partners

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

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

Managing challenging assets

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

Training and resources

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

Proven, reliable service

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

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

LAW FIRM MEMBERS

Earl Wallace

USREOP Board Member
Wallace, Richardson, Sontag
& Le, LLP
Irvine, CA
949-748-3600
ewallace@wallacelaw.com
www.wallacelaw.com

Tyler Gold

Tyler Gold, PA
Plantation, FL
954-684-8675
tyler@tylergold.com
www.tylergold.com

Julie Beyers

Heavner, Beyers
& Mihlar, LLC
Decatur, IL
217-422-1719
juliebeyers@hsbattys.com
www.hsbattys.com

Robert Sambursky

Stein, Wiener & Roth, LLP
Westbury, NY
516-659-1492
rsambursky@hhstein.com

TITLE MEMBERS

Carlos Garcia

WFG National Title Company
Glendale, CA
562-897-2117
carlosgarcia@wfgtitle.com
wfgtitle.com/carlos-garcia/

PROPERTY PRESERVATION MEMBERS

Robert Evangelista

Certified Management &
Maintenance Corp.
Brooklyn, NY
347-538-3862
robert@certifiedmgt.com

GENERAL CONTRACTOR MEMBERS

Wally Knipp

Knipp Contracting, LLC
Phoenix, AZ
623-561-0803
wknipp@knippcontracting.com

**Your search
is over.**



CONNECT WITH US



Corporate Office

4980 North Pine Island Rd.
Sunrise, FL 33351



Toll Free 1-855-4-US-REOP



General Inquiries

info@usreop.com
or

Membership Services

membership@usreop.com



www.usreop.com



www.facebook.com/usreopartners



[www.linkedin.com/company/
us-reo-partners](http://www.linkedin.com/company/us-reo-partners)

ALABAMA

Hugh Morrow
Birmingham, AL
o: (205) 879-7665
c: (205) 368-5500
reopreferred@gmail.com

ARIZONA

Jennifer Rascon
Yuma, AZ
o: (928) 783-1900
c: (928) 271-9700
Jennifersellsyuma@gmail.com

CALIFORNIA

Gul Iranpur
Brea, CA
o: (562) 714-1814
c: (562) 714-1814
gul@maazdarealty.com

Angelica Suarez
Carson, CA
o: (310) 261-7700
c: (310) 261-7700
angelica@angelicasuarez.com

Shawn Luong
Covina, CA
o: (626) 974-8077
c: (626) 643-7090
reoagent@shawnuong.com

Marvin Remmich
Danville, CA
o: (925) 200-0799
c: (925) 200-0799
Marvin@MarvinRemmich.com

Serina Lowden-Rush
Elk Grove, CA
o: (209) 304-5841
c: (209) 304-5841
serina@serinalowden.com

Alisa Krohn
Glendale, CA
o: (818) 542-3191
c: (818) 209-8695
akrohn@pmrsells.com

Jeff Russell
La Palma, CA
o: (626) 583-4750
c: (949) 200-7055
rrg@russellrealtygrp.com

Carole Sturim
Laguna Niguel
o: (949) 701-1200
c: (949) 701-1200
repro@cox.net

Maria Zuniga
Manhattan Beach, CA
o: (562) 351-3408
c: (562) 351-3408
mezuniga71@outlook.com

Monica Hill
Menifee, CA
o: (951) 834-8687
c: (951) 834-8687
mvp4realestate@gmail.com

Mike Novak-Smith
Moreno Valley, CA
o: (951) 443-5195
c: (951) 236-7256
mikenovaksmith@cs.com

Kenneth Session
Oakland, CA
o: (510) 568-4200
c: (510) 290-7990
ksession@sessionrealestate.com

Irma Arreguin
Oxnard, CA
o: (805) 766-4663
c: (805) 443-8080
irma.arreguin@yahoo.com

Dorothy Macias
Pico Rivera, CA
o: (562) 948-4553
c: (562) 418-4062
dorothy.excellencere@gmail.com

Julio Saldana
Placentia, CA
o: (714) 343-1436
c: (714) 343-1436
ocmultiplelistings@gmail.com

Patricia Rocha
Rancho Cucamonga, CA
o: (909) 731-6559
c: (909) 731-6559
patricia.rocha@crownroyalrealestate.com

Lyn Dockstader
Riverside, CA
o: (951) 205-4233
c: (951) 205-4233
WaltandLyn@westcoast.com

Zoritha Thompson
Sacramento, CA
o: (916) 601-7653
c: (916) 601-7653
zorithasellsreo@gmail.com

Sigifredo Ponce
Salinas, CA
o: (831) 261-3758
c: (831) 261-3758
sig.ponce.realtimerealty@gmail.com

Jennifer Blake
San Clemente, CA
o: (949) 463-0626
c: (949) 463-0626
jblake4re@aol.com

Anh Pham
San Francisco, CA
o: (650) 380-6364
c: (650) 380-6364
anh@skygrouprealtyinc.com

Steve Epstein
Santa Barbara, CA
o: (805) 689-9339
c: (805) 689-9339
steve@theepsteinpartners.com

Philip Boroda
Sherman Oaks, CA
o: (310) 278-9470
c: (310) 968-3844
philip.boroda1@gmail.com

Alfred Younan
Turlock, CA
o: (209) 202-4201
c: (209) 202-4201
alfred@metro-realtypros.com

James Perez
Tustin, CA
o: (714) 720-6642
c: (714) 720-6642
reo@ownitnowrealty.com

Troy Capell
USREOP Board Member
Westlake Village, CA
o: (818) 571-7390
c: (818) 571-7390
troy@qrealtors.com

Fred Regius
Westminster, CA
o: (714) 469-7140
c: (714) 469-7140
fred@regiusrealtors.com

CONNECTICUT

Nicholas Mastrangelo
Orange, CT
o: (203) 795-2351
c: (203) 641-2100
nick.mastrangelo@cbmoves.com

Kyle Neumann
Ridgefield, CT
o: (203) 240-3912
c: (203) 240-3912
kyle@neumannrealestate.com

FLORIDA

Tad Yeatter
Cape Coral, FL
o: (239) 997-4000
c: (239) 297-1583
tad@sbrealtyinc.com

Nancy Yialouris
Coral Gables, FL
o: (305) 441-2009
c: (305) 215-8841
nyialouris@ygrouprealty.com

FLORIDA (cont.)

Brett Matthews
Davie, FL
o: (954) 966-0611
c: (954) 605-3325
brettmatthewspa@gmail.com

Colleen Calnan
Daytona Beach, FL
o: (386) 675-1137
c: (781) 983-4852
colleen@calnanrealestate.com

Raul Gonzalez
Doral, FL
o: (305) 988-2200
c: (305) 785-3030
raul@nufontrealty.com

Scott Kiefer
Dunnellon, FL
o: (352) 861-6000
c: (352) 812-3645
KieferRealty@gmail.com

Denise Mahoney
Fort Lauderdale, FL
o: (954) 944-2770
c: (954) 529-5355
Denise@TopFloridaHouses.com

John Buchanan
Jacksonville, FL
o: (904) 269-3990
c: (904) 657-9573
john@reo-jax.com

Ryan Courson
Jacksonville, FL
o: (904) 853-6018
c: (904) 762-5264
ryan@corerealtyusa.com

Glen Hare
Jacksonville, FL
o: (904) 384-9807
c: (904) 465-3655
glenhare@jaxhomesource.com

William Ramos
Jacksonville, FL
o: (904) 477-0767
c: (904) 477-0767
william@integritykeyrealty.com

Jessica Graham
Leesburg, FL
o: (352) 787-6966
c: (352) 504-7772
jessicagraham@eragrizzard.com

Eddie Blanco
Miami, FL
o: (305) 684-8733
c: (305) 684-8733
eddie@stratwellrealestate.com

Jorge De Pina
Miami, FL
o: (305) 878-9356
c: (305) 878-9356
jdepinajr@gmail.com

Luis Guzman
Miami Lakes, FL
o: (786) 499-6994
c: (786) 499-6994
Luis@ContinentalSells.com

Evelsi Conqueth
Miramar, FL
o: (954) 543-3810
c: (954) 543-3810
evelsi@evelsiconqueth.com

Adriana Montes
Ocoee, FL
o: (407) 654-9992
c: (321) 689-6258
adriana@floridadreamsrealty.com

Melanie Crocker
Orlando, FL
o: (407) 401-8752
c: (407) 401-8752
mel@melaniecrocker.com

Scott Seidler
Panama City Beach, FL
o: (850) 249-0313
c: (850) 774-5007
TheConnectionTeam@KW.com

Robin Metz
Port Saint Lucie, FL
o: (772) 370-2788
c: (772) 370-2788
RealtorRobinMetz@aol.com

Peter Chicouris
St. Petersburg, FL
o: (727) 343-8100
c: (727) 410-7064
pgc@equityrealtyinc.com

Rafael Dagnesses
Siesta Key, FL
o: (310) 658-8226
c: (310) 658-8226
rdagnesses@gmail.com

Steven Modica
USREOP Board Member
Sunrise, FL
o: (954) 572-7777 Ext.203
c: (954) 270-7770
steve@realestatehomesales.com

Tom & Danielle Galvin
Tallahassee, FL
o: (850) 893-7221
c: (850) 933-5094
1stchoice.danielle@gmail.com

Maureen Macy
Wellington, FL
o: (561) 248-5591
c: (561) 248-5591
maureenmacypa@gmail.com

GEORGIA

Jacqueline Gouldbourne
Associate Member
Lawrenceville, GA
o: (678) 702-2884
c: (770) 778-6562
jacqueline@thegouldglobal.com

John Sherwood
Marietta, GA
o: (770) 438-2411
c: (404) 718-0056
jsherwood@worthmoorerealty.com

Nikki Crowder
Snellville, GA
o: (678) 508-3878
c: (678) 508-3878
nikki@solutionsfirstrealty.com

ILLINOIS

Gaspar Flores
Chicago, IL
o: (773) 581-9600
c: (312) 656-6301
gflores.sfr@gmail.com

Kirby Pearson
Chicago, IL
o: (773) 325-2800
c: (312) 805-0005
kirby@pearsonrealtygroup.com

Gary Weglarz
Chicago, IL
o: (773) 779-8500
c: (312) 623-6200
gary@applebrookrealty.com

Tammy Engel
Genoa, IL
o: (815) 784-2800
c: (815) 482-3726
Tammy@eshometeam.com

Patti Furman
Glenview, IL
o: (847) 729-7261
c: (847) 767-1168
patti@pattifurman.com

KANSAS

Scottie Harvey
Olathe, KS
o: (913) 768-6998
c: (816) 805-4204
sharveyrealtor@aol.com

KENTUCKY

George & Julie Green
Louisville, KY
o: (502) 709-7771
c: (502) 439-7596
George@ExitGreenTeam.com

MARYLAND

Faith Rosselle

Ashton, MD
o: (301) 570-9300
c: (202) 369-5179
faith.rosselle@verizon.net

Dariusz Bogacki

Baltimore, MD
o: (410) 823-0033
c: 410) 274-0000
darek.bogacki@gmail.com

Antoine Johnson

Baltimore, MD
o: (410) 995-8411
c: (301) 512-8088
mdbporeo@gmail.com

Helene Zrihen

Baltimore, MD
o: (410) 547-5700
c: (301) 741-6921
helene.zrihen@penfedrealty.com

Brenda Sarver

Frederick, MD
o: (301) 631-0778
c: (301) 606-8852
brenda@mdreoconnection.com

Bob Gauger

National Harbor, MD
o: (833) 335-7433
c: (240) 286-4447
bob@bokareo.com

Melanie Gamble

Upper Marlboro, MD
o: (301) 386-0008
c: (301) 343-8538
melanie.gamble@212degreesrealtyllc.com

MICHIGAN

Michael Brubaker

Battle Creek, MI
o: (269) 967-6201
c: (269) 967-6201
michael.brubaker@brubakersells.com

Mike Samborn

Bay City, MI
o: (989) 922-6800
c: (989) 239-3662
mike@mikesamborn.com

Michael Balsitis

Caledonia, MI
o: (616) 871-9200
c: (616) 813-5522
mike@bellabayrealty.com

Sam Hantosh

Canton, MI
o: (313) 283-2228
c: (313) 283-2228
sam.hantosh@gmail.com

Sherri Saad

Detroit, MI
o: (313) 598-5322
c: (313) 598-5322
sherri.saad@comcast.net

Albert Hakim

Harper Woods, MI
o: (586) 495-0010
c: (586) 495-0010
albert@alwaysold.com

Anthony Raffin

St. Clair Shores, MI
o: (586) 773-4400
c: (586) 634-4761
tony@raffinteam.com

Najah Fawaz

Troy, MI
o: (248) 616-0100
c: (248) 225-3390
najafawaz@gmail.com

MINNESOTA

Kelli Johanson

Minneapolis, MN
o: (612) 290-6107
c: (612) 290-6107
kelli@idealpropertiesmn.com

MISSOURI

Paula Frans

Saint Joseph, MO
o: (816) 232-2000
c: (816) 351-1095
pmonte@email.com

Cathy Davis

USREOP Board Member
St. Peters, MO
o: (636) 720-2780
c: (314) 413-5279
cdavis@mappreo.com

Michelle Syberg

St. Peters, MO
o: (636) 720-2780
c: (314) 503-6093
msyberg@mappreo.com

NEVADA

Brandy White Elk

Las Vegas, NV
o: (702) 478-2242
c: (702) 858-4211
brandy@iresvegas.com

NEW JERSEY

Sharonn Thomas Pope

Cherry Hill, NJ
o: (856) 324-8264
c: (215) 669-4470
sharonn.thomas@comcast.net

Felicia Hankerson

Clark, NJ
o: (908) 514-4105
c: (973) 868-8076
centraljerseyreoagent@gmail.com

Nicholas Verdi

Secaucus, NJ
o: (201) 559-5770
c: (973) 769-1009
nickreo@aol.com

Arun Thomas

Teaneck, NJ
o: (201) 357-5525
c: (201) 832-8400
arun@arunthomas.com

NEW YORK

Tom Marco

Brooklyn, NY
o: (718) 998-7100
c: (917) 282-9737
tommarco@optonline.net

Todd Yovino

Hauppauge, NY
o: (631) 820-3400
c: (516) 819-7800
todd@iarny.com

Lee Raphael

New Windsor, NY
o: (845) 564-2800
c: (914) 474-8146
lraphael@riverrealty.com

Nas (Abdool) Rahaman

Queens Village, NY
o: (917) 687-0252
c: (917) 687-0252
nasrahaman@msn.com

OKLAHOMA

Lisa Mullins

Tulsa, OK
o: (918) 586-2142
c: (918) 557-6359
team@mullinsteam.com

OREGON

LizBeth Hale

Happy Valley, OR
o: (503) 757-1869
c: (503) 757-1869
lizbeth@treecityhomes.com

PENNSYLVANIA

Elaine Corbin

Bensalem, PA
o: (215) 891-0777
c: (215) 750-5555
elainecorbin@gmail.com

Mitchell Cohen

Philadelphia, PA
o: (215) 732-5355
c: (215) 837-3990
Mitchellc@premierreo.net

PENNSYLVANIA (cont.)

Elizabeth Sosinski-Souilliard
Pittsburgh, PA
o: (412) 571-3800
c: (412) 722-8344
LIBBerated@aol.com

RHODE ISLAND

Leann D'Ettore
Cranston, RI
o: (401) 641-2014
c: (401) 641-2014
reo_properties@yahoo.com

TENNESSEE

Amanda Bell
Ashland City, TN
o: (615) 792-6100
c: (615) 406-9988
amandabell@realtracs.com

TEXAS

Pamela Bookout
Arlington, TX
o: (817) 472-1567
c: (817) 821-1912
pam.bookout@cbdfw.com

Charles Kriegel
Houston, TX
o: (713) 574-3141
c: (832) 496-2614
charliekriegeljr@gmail.com

Monica Vaca
Houston, TX
o: (713) 461-1230
c: (281) 831-4935
monica@thregroup.com

Susan Collins
Associate Member
Richmond, TX
o: (713) 582-2255
c: (713) 305-1830
Susan.Collins@susancollins.realtor

Michael Seeto
Plano, TX
o: (972) 509-7100
c: (214) 228-2281
dfwnewhomes@gmail.com

Maria Navarro
San Antonio, TX
o: (210) 781-0651
c: (210) 781-0651
navaroreo@gmail.com

UTAH

Scott Larsen
Ogden, UT
USREOP Board Member
o: (801) 479-3999
c: (801) 698-2788
scott@utahreos.net

Rett Smith
St. George, UT
o: (435) 656-5001
c: (435) 229-0322
rettsmith@yahoo.com

Robyn Moody
Riverton, UT
o: (801) 566-8288
c: (801) 859-2539
robyn@saltlakereos.com

VIRGINIA

Phil Chernitzer
Annandale, VA
USREOP Board Member
o: (703) 244-2733
c: (703) 244-2733
realhome@rcn.com

Kelly Liedtke
Associate Member
Newport News, VA
o: (757) 330-8814
c: (757) 969-8936
kelly@crushrealestateteam.com

Joy Liggan
Richmond, VA
o: (804) 545-6300
c: (804) 393-6968
vacapreo@virginiacapitalrealty.com

Kevin Pall
Suffolk, VA
o: (757) 273-8300
c: (757) 344-7338
kevinpall22@gmail.com

Elaine Alfiero
Virginia Beach, VA
o: (757) 439-9135
c: (757) 439-9135
elaine.alfiero@gmail.com

WASHINGTON

John Diener
Bellevue, WA
o: (206) 940-1136
c: (206) 940-1136
jdiener@washingtonreo.com

Jaryd Ruffner
Puyallup, WA
o: (253) 686-6356
c: (253) 686-6356
jarydruffner@windermere.com

Ed Laine
Seattle, WA
o: (206) 229-5515
c: (206) 229-5515
ed.laine@exprealty.com

James Clifford
Sumner, WA
o: (253) 732-9400
c: (253) 732-9400
jimclifford@wrgpra.com



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 than \$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.

