

US REO PARTNERS

# PRINR

MAGAZINE

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PARTNERS

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**A LOOK INSIDE ST JUDE CHILDREN'S  
RESEARCH HOSPITAL**

**MEMBER DIRECTORY  
PG. 35**

**BPO's: A STEP BY STEP PROCESS**



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



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## EDITOR'S NOTE

It's Summertime! One of the happiest times of the year. Summer is a great opportunity to spend time with the kids (or grandkids in my case) and enjoy the sunshine. It's also a great time to take care of yourself and prepare for all the upcoming conferences this Fall.

Speaking of conferences, The Five Star Conference & Expo is right around the corner. US REO Partners is already hard at work planning our annual Client Appreciation Dinner and Charity Auction, benefiting St. Jude Children's Research Hospital, which is held in conjunction with The Five Star Conference & Expo. This year our event is being held Sunday evening, September 17, 2023, and we will be back at Eddie V's!



In addition to our dinner, we are hosting another fabulous training session on Sunday afternoon. You may recall the training session we did last year. The turnout was so good (over 350 attendees) that we had to bring in more chairs. Keep an eye out for information about our speakers which will be announced soon. If you're interested in attending or sponsoring either of these events, please reach out to me.

This issue of PRTNR Magazine is packed with some great articles! Inside, you'll find information to help you connect with clients, tips on taking care of yourself and others, business best practices and thoughts on giving. Also, you don't want to miss the write ups from our member-only monthly series, Coffee with Clients, featuring Bill Bymel, Carlos DeJesus and Erick Gonzalez of First Lien Capital and Jerry Mills of Phoenix Mortgage.

A BIG thank you to our clients and members for your contributions to our organization and this issue. We do what we do for you!

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

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# Featuring: Jerry Mills

*Our members enjoyed a well-spent hour with Jerry Mills, Asset Manager at Phoenix Mortgage Services. With his wealth of industry expertise, Jerry provided some insightful information on the current state of the market.*



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

JM: In 1999, I got licensed as a retail agent in Durango, CO. As a fresh-faced 25 year old, I was trying to find ways to do business and began doing BPO work. Those BPOs lead to one REO listing through Guarantee Bank. Shortly thereafter, I moved to Denver in 2004. Realizing I didn't have a sphere of influence or network to dip my toes back into the real estate space, I ended up answering a Monster ad for an Asset Specialist position at Integrated Asset Services. I had never really worked on the disposition side but had a great interview. IAS came back and said I was over-qualified for the original job; however, they offered me a position as an Asset Manager. I took that job and looking back, it turned out to be one of the best things I ever did.

## JM: (cont.)

As things changed with IAS, I got picked up by Nationstar as an REO Manager. When Nationstar subsequently ran out of inventory, I found myself looking for a job again. My wife told me she didn't want me in REO and encouraged me to go back to being a retail real estate agent, which is what I've been doing for about the last 8 years.

I've kept in touch with John Burnett who moved over to Phoenix 9 or 10 years ago. For several years, we had talked about putting the old band back together. Eventually, an REO position became available that was a good fit. I now get to work with agents and assets which I really enjoy. It's where I have the most fun and success.

## PHOENIX DOES MORE THAN JUST ASSET MANAGEMENT. TELL US ABOUT THE OTHER LINES OF BUSINESS PHOENIX IS INVOLVED IN:

JM: Phoenix initially started doing mortgage servicing, trading, and analytics. We do a lot of mortgage servicing rights trading with Fannie, Freddie and Ginnie. Similarly, we are involved in whole loans trading to industry investors which encompasses a variety of people. This is where the majority of our business is right now. However, the other thing that is very important to our business is analytics.



## COFFEE WITH CLIENTS



**JM: (cont.)** We do valuations of certain MSRs and look at portfolios from a standpoint of profit and loss. We also do some advisory work on portfolio retention. Fortunately, the leadership has done a great job on diversification.

### WHAT WOULD YOU SAY SETS PHOENIX APART FROM YOUR COMPETITION?

**JM:** The biggest thing for us is the partnership with agents. Agents are our most important resource and asset. Without the agents, we don't have a business. It's important to take the information agents share with us to the clients so they have a clear understanding of what each side is dealing with. I value this partnership especially as I've been on both sides. We are independently owned and operated, we don't have overhead, we're not strapped with debt and don't have Wall Street investors. That puts us in a pretty unique position. We can do things a little differently than the other big shops.

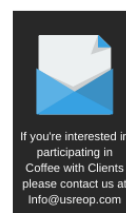
### WHAT ADVICE CAN SHARE WITH OUR MEMBERS IN PURSUING NEW BUSINESS OPPORTUNITIES IN THE REAL ESTATE SPACE?

**JM:** You have to be diligent, but not overbearing. I always tell agents to treat your clients the way that you want to be treated. Do you want an overbearing buyer that is beating on your door all hours of the night? Be respectful of time. As far as getting opportunities, doing BPOs is how you cut your teeth.

**JM: (cont.)** Anytime people can get in front of big group of industry experts, they should absolutely take that time. I'm always willing to have a conversation with an agent. I love talking to agents because I want to hear what's going on in their market. The biggest thing for us is for agents to tell us what we need to hear, not what they think we need to know. At the end of the day, if you are blowing smoke and we go back to our clients with inaccurate information, it causes unnecessary frustration.

### WHAT OTHER SOURCES DO YOU UTILIZE TO STAY UP TO DATE ON THE CURRENT REAL ESTATE MARKET AND TRENDS?

**JM:** There are a lot of really smart people out there that do this on a daily basis. I try to cling to those that have the most knowledge and experience. They are having conversations daily and that is why they are so successful. Lenders are another great resource. The MBA is probably the most valuable piece. I have a great friend that attends a majority of the MBA conferences. After the conferences, I'll sit down and have a 30 minute catch up session with him. The MLS boards are another source. As far as publications, I'm cautious to read things online and defer to people that I know and trust.



If you're interested in participating in Coffee with Clients please contact us at [info@usreop.com](mailto: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](http://www.USREOP.com/members/webinars-presentations).*





# Featuring:

## Bill Bymel, Carlos DeJesus & Erick Gonzalez

*First Lien Capital's Bill Bymel, Carlos DeJesus, and Erick Gonzalez joined us for May's US REO Partners Coffee with Clients. With their extensive experience in the distressed real estate and asset market space, our members were treated to an insightful and educational hour.*



**Carlos DeJesus**  
VP of Asset  
Management



**Bill Bymel**  
Founder & CEO



**Erick Gonzalez**  
Founder &  
Managing Director  
Loan Loss Mit

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

**BB:** I founded First Lien Capital 2 years ago. I got started in the business as a fix and flip real estate investor. I am also a real estate broker like many of you. I had moved away from residential real estate in the mid-2000's and began working in the commercial tenant rep area. In the summer of 2008, I got a phone call from Kondaur Capital requesting help valuating a pool of loans they were bidding on. That was my light bulb moment for getting into the distressed space.

**BB:** (cont.) I started buying loans from Kondaur and a few years later got hired as a asset manager at Spurs Capital and built my career from there.

**EG:** I am a portfolio manager with First Lien Capital. I have spent the better part of 15 years doing asset management work which consists of disposition, loss mitigation, due diligence, investor relations, compliance and anything that has to do with oversight on the asset management side. In my early 20's, I realized I had a passion for the distressed business. I'm not sure what drew me to it, but I've enjoyed the opportunities that I've been able to take advantage of in this industry.

**CD:** I have been doing this for a little over 20 years. I started as a loan originator/servicer back in the day when it was a one-stop shop. Just after getting out of the U.S. Navy, a friend of mine reached out and said his company was hiring and would train on the job. I gravited to it because, although the numbers are important, it's more of a relationship and people person business. I enjoy communicating with different people from all walks of life.



## COFFEE WITH CLIENTS



### WHAT WOULD YOU SAY SETS YOU APART FROM YOUR COMPETITORS IN THIS LINE OF WORK?

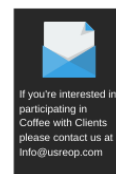
*CD:* One thing that makes us strong and sets us apart is the fact that we are strategically placed in different regions and major cities across the country. It allows us to physically go out and look at an asset before we acquire them. We can look at its condition and see what it is worth before we bid on it. Another big thing internally is our culture, our team chemistry, and the synergy we bring. At the end of the day, we know it is business, but we all get along extremely well. This is a team and the only way we are going to win is if we motivate and push each other.

*BB:* We have a great diverse group from all across the country and we love what we do. We are passionate about our work. It's my intention that most of this core group will own a piece of the company. We really do have that family feel while still being very institutional in nature. The kind of money that we have to raise to support the purchase of loans pools is pretty serious. We've actually bridged that gap. When it comes to dealing with borrowers, we are very main street in our approach, but on the reporting and investing side very institutional. For better or for worse, we are either your best client or your worst client. We are very hands on in managing individual assets and catching things. This results in holding everyone to a higher standard and makes us unique.

### WHAT ADVICE COULD YOU SHARE WHEN IT COMES TO PURSUING NEW BUSINESS OPPORTUNITIES IN THE REAL ESTATE SPACE?

*BB:* I believe it really comes down to being good at what you do and being good at your specialty. Each of you are localized and know your markets. Real estate is so local in nature and that has such an intrinsic value. The ability for me to get on the phone with one of you and ask about neighborhoods, values, market trends, and rehab resources is very valuable. Marketing your knowledge and insights to asset managers and investors is where I would start.

Secondly, I would also recommend that you call the regional banks and credit unions where I believe 70% of the commercial portfolio debt in the country is being held. Most of them don't have special asset departments, they are too small. There may be opportunities to get individual deals. Or, you could bring them to us if they are too big to do individually and we will joint venture with you. This may be the summer of opportunity and it's worth everyone's effort to reach out to these regional banks and credit unions.



If you're interested in participating in Coffee with Clients please contact us at [info@usreop.com](mailto: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](http://www.USREOP.com/members/webinars-presentations).*

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## MEET YOUR REGIONAL LEADS

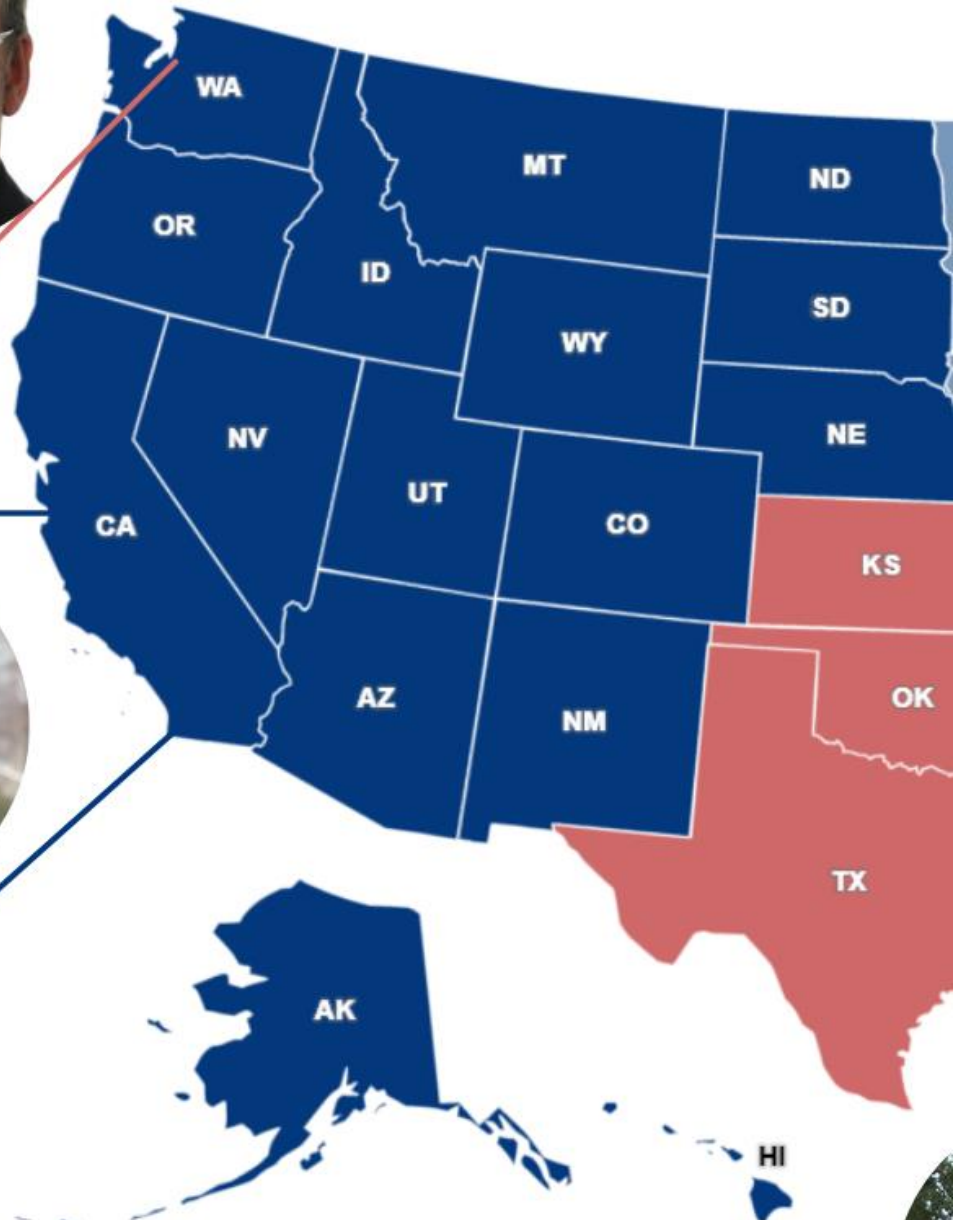


**ED LAINE**  
*Regional Lead*

**Serina Lowden**  
*Western Region*



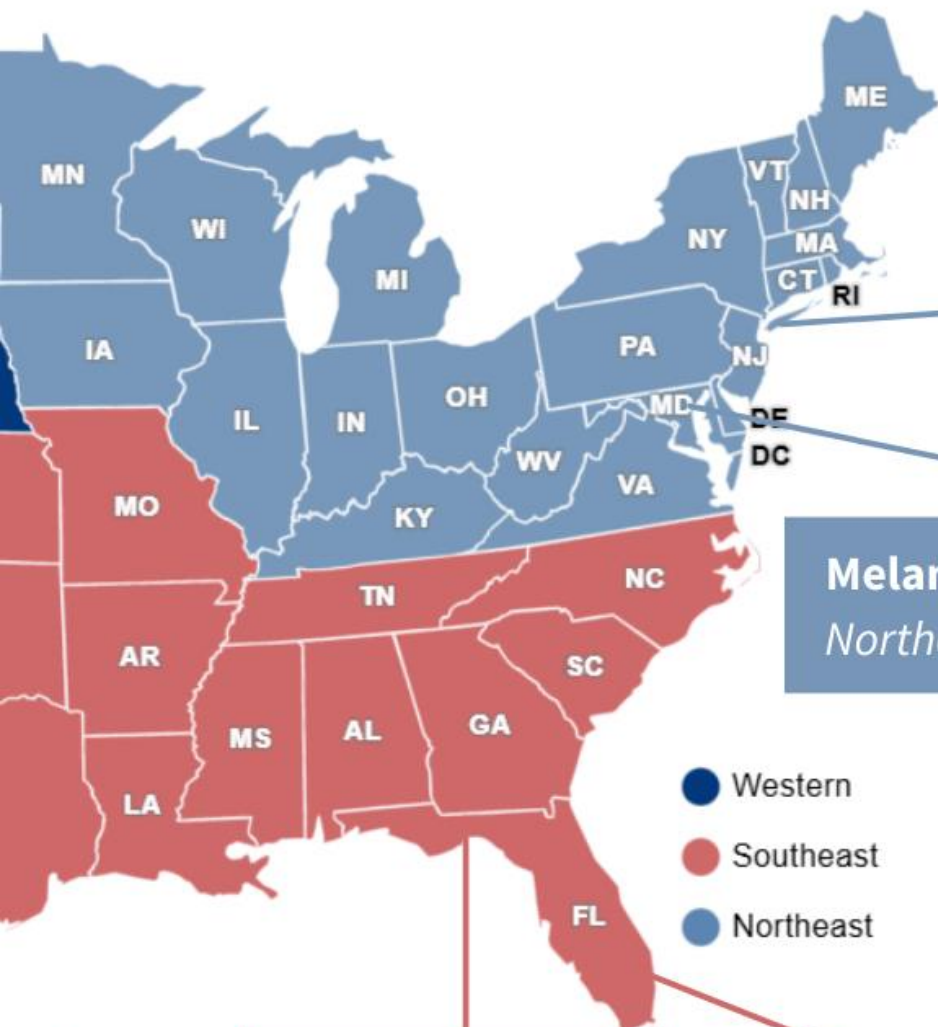
**Monica Hill**  
*Western Region*





# ***TNERS BY REGION***

## IONAL REPRESENTATIVES



**Todd Yovino**  
*Northeast Region*

**Melanie Gamble**  
*Northeast Region*



**Danielle Galvin**  
*Southeast Region*



**Eddie Blanco**  
*Southeast Region*



# REGIONAL REPRESENTATIVE'S CORNER

with Todd Yovino

USREOP Region Representative

## Tips on Connecting Without Oversharing

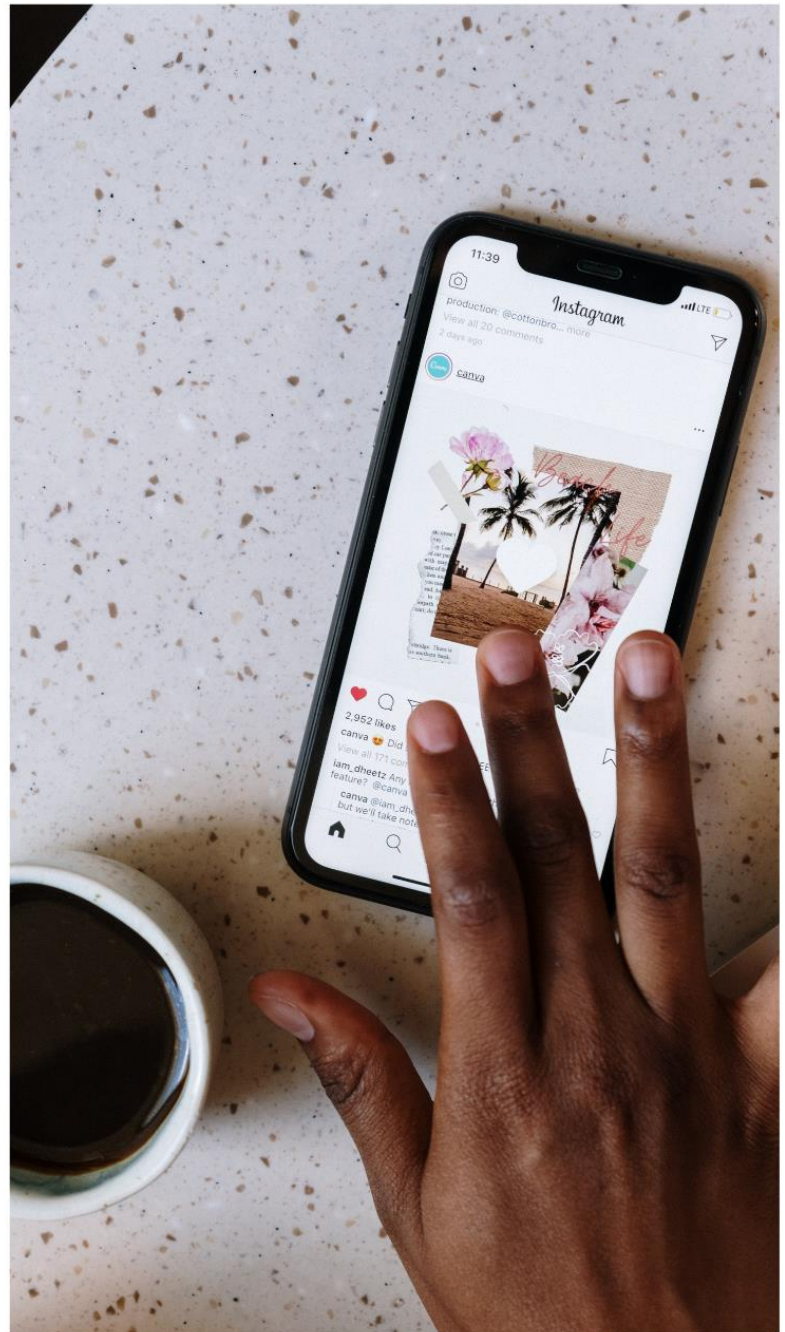


Before hiring you, your clients and prospects read your website and social media. If shared properly, certain aspects of your life outside work can add value to your business, but if shared carelessly or unprofessionally, it can hurt it. Here are a few things to consider before communicating with your clients.

Who is my audience? Religion and politics are hot-button topics you might want to steer clear of. Be sure to ask yourself if your audience might be offended by what you share. Regardless of whether you are talking with someone who shares your views, these subjects still present unique risks. Would you share this information with any client? If not, you should reconsider. This goes for written and verbal communication, as well as social media posts.

The stories you share tell your audience who you are. If you tell a story about rescuing a dog from an abandoned house, people may come to the conclusion that you are a caring person. On the flip side, you might come off as insensitive rather than funny if you tell a story about playing a practical joke on another agent. Consider how you want your clients to see you.

Are my comments appropriate for a business setting? While it's okay to share parts of your personal life with clients, be mindful of keeping them appropriate for your audience.







Ask yourself if sharing this would make people less likely to work with you.

Often, less is more. Your clients don't need an overly detailed explanation of why you were late. Take accountability and offer a brief apology. Long excuses can be off-putting.

Finally, remember that you are trying to connect with people. Is what you are about to share inform or entertain them? Is it appealing?

In the end, you want your client to know and trust you, and to see you as a professional ready to take care of business.

**ALL  
CITY  
HOMES**



**SERINA LOWDEN-RUSH**

*OWNER, BROKER ASSOCIATE*  
US REO PARTNERS, Western Regional Rep


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# A LOOK INSIDE ST. JUDE CHILDREN'S RESEARCH HOSPITAL

*Interview with Cheryl Swain*



*I recently had the opportunity to sit down with Cheryl Swain, the Advisor, Area Development – North Texas for ALSAC to talk about St. Jude Children's Research Hospital and how her organization supports the hospital. Cheryl opened up about how she first became involved and provided tips on how others can help!*

*-Sharon Bartlett*

Many people have heard of St. Jude Children's Research Hospital, but not ALSAC. Can you tell us about ALSAC and its involvement with St. Jude Children's Research Hospital?

CS: American Lebanese Syrian Associated Charities (ALSAC) was founded by Danny Thomas in 1957 to be the fundraising and awareness organization for St. Jude Children's Research Hospital, and its sole mission is to raise the funds and awareness necessary to operate and maintain the hospital. In the years ahead, an estimated 89% of the funds necessary to sustain and grow St. Jude must be raised by ALSAC from generous donors.

As the Advisor – Area Development for North Texas, what are your primary responsibilities.

CS: My primary responsibilities include managing, recruiting, and expanding volunteer and donor efforts throughout the North and Central Texas area. I manage our Country Radio Partners, Tri-Delta Chapters, lead our St. Jude Walk Run Austin

Event, serve as a point-person for Groups, Third-Party Events & Organizations (including US REO Partners), and all volunteer initiatives at a multitude of high value events. All these programs and partnerships increase the support for and awareness of St. Jude Children's Research Hospital.

What drew you to become involved with St. Jude Children's Research Hospital?

CS: After working for two decades for non-profits/community relations and in the professional sports industry, I didn't make room for life/work balance. I took a VIP tour of St. Jude Children's Research Hospital four years ago and made a wish on the iconic Danny Thomas bronze sculpture that was rumored to bring luck to those that made a wish on it. I made a wish to let me serve in any capacity as long as I was able to make an impact for children. And the rest is history. I am a true testimony that dreams do come true.



**How do donations impact the services and treatments that St. Jude Children's Research Hospital provides to children with cancer and other life-threatening diseases?**

CS: ALSAC and St. Jude are proud that 82 cents of every dollar received has gone to support patients and research at St. Jude. Through the support of generous donors, families never receive a bill for treatment, travel, housing, or food, because all a family should worry about is helping their child live.

**How important is financial support from donors in enabling St. Jude Children's Research Hospital to innovate and develop new treatments for childhood diseases?**

CS: Today, St. Jude is a world leader in developing new, improved treatments for children with cancer, creating more clinical trials for cancer than any other children's hospital. We share those breakthroughs freely with doctors, hospitals, and scientists worldwide so they can use that knowledge to save thousands more children. As I mentioned above, we're proud that 82 cents of every dollar received goes to support the treatment, research, and future needs of St. Jude. Treatments invented at St. Jude have helped push the childhood cancer survival rate from 20% to 80% in the U.S., and we won't stop until no child dies in the dawn of life.

**Can you speak to the long-term impact of donations on the lives of children and families who receive treatment and support from St. Jude Children's Research Hospital?**

CS: Treatments for pediatric cancer can last up to three years or more and cost on average \$425,000.

No family ever receives a bill for treatment, travel, housing or food, and no family is asked to pay copays or deductibles. Donations received will have a lasting impact on the lives of children and families who receive treatment and support.

**What do you see as the biggest challenges facing St. Jude Children's Research Hospital and similar organizations in the current social and economic climate?**

CS: The fight against cancer never stops, so in terms of how we are handling the current and economic climate, we all must collectively adapt, we change, and we think innovatively to ride the waves of the times.

**What advice would you give to someone who wants to get involved with a charity or non-profit?**

CS: My advice would be to identify a cause that is important to you. Research online to find nonprofit organizations that resonate and decide what you feel would be the best way to get involved. Some people want hands-on experience to volunteer for a cause. Some people just want to write a check. Discover what speaks to your heart and run with it! Non-profits truly sustain with amazing volunteers and donors, so my mission motto is, "Don't wait! Participate!"

**In your view, what impact can individuals or groups make by supporting St. Jude Children's Research Hospital?**

CS: There is a multitude of ways to give and help St. Jude fight childhood cancer and other life-threatening diseases. Some options: Donate financially, partner with St. Jude and align your company through a sponsorship, customized activation, DIY fundraiser, employee giving/matching gifts, or volunteer on a local level!



The sky is the limit, and I would be happy to connect any US REO Partner with their local St. Jude representative in their city/state. What message would you like to share with those considering donating to St. Jude Children's Research Hospital?

CS: Unlike any other hospital, the majority of our funding comes from individual contributions. It currently costs more than \$2 billion to run St. Jude each year, and the cost is estimated to grow to \$2.2 billion by 2027. Your donation will help ensure that families never receive a bill from St. Jude for treatment, travel, housing, or food - so they can focus on helping their child live.

With the support of our clients and members, US REO Partners is honored to be an annual contributor to St. Jude Children's Research Hospital. With the Five Star Conference and Expo right around the corner, we are working on our final plans for the US REO Partners Annual Client Appreciation Dinner & Charity Auction. All donations collected during the event are donated directly to St. Jude Children's Research Hospital. We hope you make plans to join us!

# The Ed Laine REO Team

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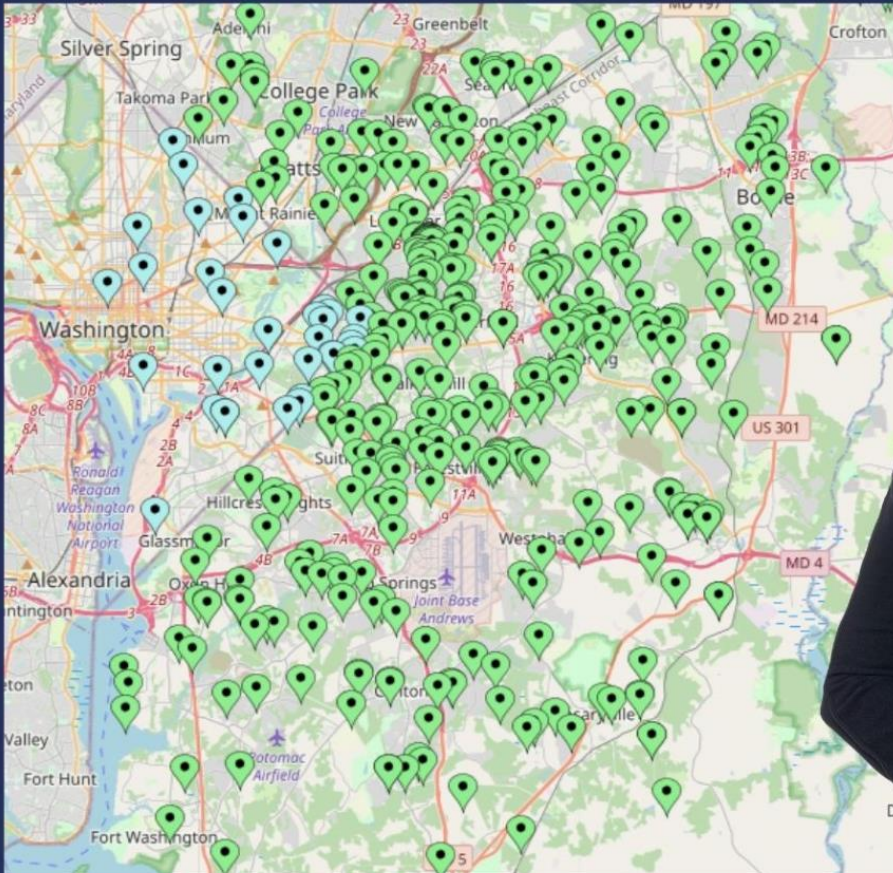
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# To Repair or Not To Repair That is the Question

*By Ed Laine, Lead Regional Representative, USREOPartners*



Asset Managers and their employers often face a significant decision when it comes to properties they own: whether to make repairs and improvements or sell the property as is. This decision can have a substantial impact on their investment portfolio and financial returns. In this article, we will explore the factors that institutional Asset Managers should consider when making this decision and delve into the considerations of integrating environmental, social, and governance (ESG) factors into their investment strategy.

## Understanding the Asset Manager Decision-Making Process

To comprehend the decision-making process of Asset Managers, and institutions, it is crucial to grasp the multifaceted nature of their considerations. The Asset Manager's decision-making process involves several steps that entail careful analysis and evaluation.

### Step 1: Making sense of the data

Asset Managers rely heavily on data provided by Realtors and BPO Agents when assessing the viability of a potential investment. This data includes statistics, comparable sales, insights, and information about the property's condition and market value. Asset Managers need to establish the sustainability and profitability of the property to gauge its long-term return on investment.





When considering repairs versus selling as is, the Asset Manager will evaluate the cost of repairs against the potential increase in property value. Clear and concise data presentation is crucial in conveying the necessary information to Asset Managers, allowing them to make informed decisions.

## **Step 2: Analysis and long-term projections**

Once the Asset Manager has reviewed the initial data, they move on to a more detailed analysis of the investment opportunity. This stage involves assessing the potential risks and rewards associated with the property. Asset Managers examine long-term projections, forecasting future growth and profitability.

For institutional Asset Managers, the decision to repair a home or sell it as is depends on the projected return on investment. They consider factors such as market trends, potential rental income, and property appreciation over time. Accurate forecasting and realistic projections play a vital role in this stage of the decision-making process.

## **Step 3: Values and human connection**

Asset Managers also place importance on the values and reputation of the Realtors and contractors they hire. They seek to establish a connection and build a healthy working relationship. Asset Managers are increasingly interested in partnering with Realtors and contractors who share similar values and have a commitment to corporate social responsibility.

When deciding whether to make repairs to a home, Asset Managers may also consider the Company's ESG strategy. A strong ESG strategy can positively impact Asset Manager decisions, as it demonstrates a commitment to sustainable practices and aligns with the Company's values.

## **Integrating ESG Factors into Investment Decisions**

In recent years, there has been a growing focus on integrating ESG factors into investment decisions. Institutional Asset Managers recognize the importance of considering environmental, social, and governance aspects when assessing the long-term prospects of their investments.





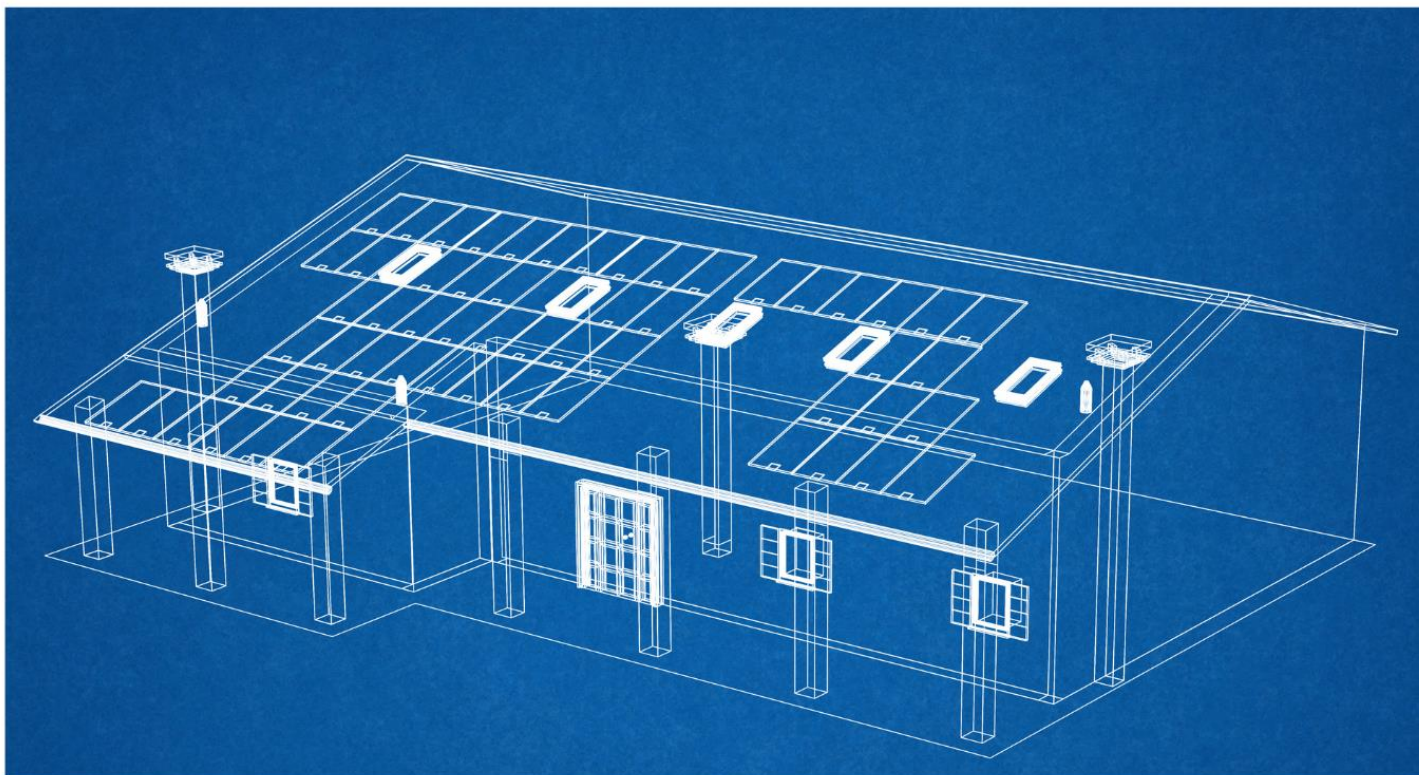
ESG factors can influence the decision to make repairs or sell a property as is. For example, if the property requires significant repairs that align with sustainable practices, Asset Managers may be more inclined to invest in the repairs, as it supports their ESG objectives.

Furthermore, Asset Managers often rely on external ESG data and service providers to assist in their decision-making process. They seek comprehensive information and data points to conduct a robust ESG analysis. Identifying any gaps in data or areas where ESG considerations are lacking is crucial for Asset Managers to ensure they are making informed and responsible investment decisions.

## Conclusion

So, you see, the decision-making process for Asset Managers regarding whether to make repairs to a home or sell it as is involves careful consideration of several factors, besides the simple and superficial “does it pencil”. These include the analysis of data, long-term projections, and alignment with ESG objectives. By understanding the Asset Manager decision-making process and integrating ESG factors into their strategy, Asset Managers can make informed decisions that balance financial returns with sustainability and social responsibility.

As the real estate market continues to evolve, Asset Managers must adapt their strategies to account for the changing landscape of ESG considerations. By doing so, they can position themselves for success while contributing to a more sustainable and socially conscious future.





**SAVE *the* DATE**

*Annual Client Appreciation  
Dinner & Charity Auction*

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**Sunday, September 17, 2023  
6:30pm**

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





# *Women in Real Estate*

## *A Force to be Reckoned With*

Women in real estate are making a big impact in the industry, and that's not just an opinion; it's backed up by the facts. In recent years, more women than ever before have become involved in real estate, with many of them playing significant roles in property management, investment, development and more.

In recent years, the real estate industry has experienced a major shift: more and more women are taking on an active role in all aspects of the field. This is due to multiple factors, but primarily because of greater access to education, resources, and support for female real estate professionals.

The impact that women in real estate have had cannot be overstated. From property management to development, investment, and other roles within the industry, women have been steadily increasing their presence and influence in all areas of the business. For example, a report by NAIOP (the National Association of Industrial and Office Properties) found that nearly one-third of all firms in their survey were either owned or operated by women—a significant jump from 2005 when only 14% of firms had female ownership or leadership.



---

*Written by Monica Hill  
US REO Partners Western  
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According to a recent study from NAR (the National Association of Realtors®) 66% of all REALTORS® are female, up slightly from 65% last year. This increase in female representation can be attributed to several factors. One prominent factor is the sheer number of educational opportunities for aspiring female executives in real estate. This is an indication that today's professionals recognize and value the importance and potential benefit of being well-informed on the challenges and opportunities available in this industry.

In addition to education, increased access to resources is another key component leading to the rise of women in real estate. Organizations such as CREW Network (Commercial Real Estate Women), whose mission is to “advance women globally through best-in class research, collaboration among peers and professional development” have become invaluable sources for female entrepreneurs looking for advice or mentorship. These networks serve as highly valuable platforms where experienced professionals can offer support to new entrants as they take their first steps into this complex field.

Finally, initiatives such as The Athena Leadership Program have also gone a long way towards helping bridge gender gaps

within the industry by providing tailored career guidance designed specifically for women who wish to pursue a career path within real estate. The program offers scholarships for those looking to acquire specific skillsets such as finance or analytics while also providing tools such as salary negotiation training which helps empower participants with strategies necessary for success within their respective fields.

It's clear that we're living through an exciting time when it comes to diversity in real estate. One where more opportunities than ever before are available for ambitious female professionals looking to make their mark on this influential industry. With plenty of educational options at their disposal coupled with improved access to networks and resources specifically targeted towards them, women now have far better chances than ever before at becoming successful agents within this sector at both local and global scales.

# BPOs

## A STEP-BY-STEP GUIDE

by Danielle Galvin

US REO Partners Regional Representative



There are so many benefits to doing BPOs. It's a great way to learn the market and the MLS in your area. You can make quite a bit of extra money. There is also the potential to get listings and build your resume. The more platforms you have used and are an expert at, the better.

01

### PLAN

Make a plan, do multiple BPO photos in one day, save time and gas.

02

### NEGOTIATE

Negotiate if you need more time or more money. Most companies understand if you have to drive further than normal or if the turn time is too short. Be sure to do this before you accept the order.

03

### RESEARCH

Research the property before heading out to the property. Check MLS, PRP and tax records. Oftentimes there are issues with the address or access. Know before you go.

04

### FOLLOW INSTRUCTIONS

Read the instructions, they often change photos needed (like across the street), you don't want to have to go back.

05

### FORMS MATTER

Look at the BPO form too to see if there is anything specific or different. Once you know the sites, you will understand what each one needs.

06

### DUPLICATE

Take multiple sets of photos so if they don't turn out or one is fuzzy, you have duplicates. Also take photos with and without date stamps during initial visit.



07

### DIVERSIFY

Sign up for all of the BPO vendors and see what you find to be the easiest and most helpful.

08

### UTILIZE USREOP

Utilize the USREOP member-only site to see if you have logins for all of them. <https://usreop.com/members/client-registration-links/>

09

### BE AN EXPERT

Many of the BPOs are for our current REO clients. Ensure that you add in the market information and be the expert. This is an opportunity to impress.

10

### WORDS MATTER

Update your verbiage to be more timely and make sure you do not include outdated words, or words that raise Fair Housing red flags.

11

### GO BEYOND THE SHOT LIST

Upload extra photos of damage or other photos to support your value.

There are a lot of new photos only, or scan and photos only BPO requests that don't require a value or comps. Technology is becoming a potential money maker for those doing BPOs. Check out apps like IVuit, Cubacasa, Clear Capital, Proxy Pics, Groundworks and more.

Feel free to reach out anytime. I'm happy to help!



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# NURTURING YOUTH MENTAL HEALTH

## *Understanding Addiction and Its Impact*



### **Serina Lowden-Rush**

*Regional Representative, US  
REO Partners*



In today's fast-paced and interconnected world, the well-being of our youth has never been more important. Mental health struggles, combined with the growing concern of addiction, are issues that significantly affect young individuals. It is crucial to address these challenges head-on and provide them with the support and resources they need. By shedding light on the relationship between addiction and mental health, we can foster awareness, compassion, and effective interventions for the betterment of our youth.

### **Understanding Addiction and Mental Health**

Addiction and mental health are intrinsically linked, often coexisting and exacerbating each other's impact on an individual's life. While addiction can affect people of all ages, youth are particularly vulnerable due to the critical period of brain development and the numerous social and emotional challenges they face.

4 in  
10

*students felt  
persistently sad or  
hopeless*

11.5%

*of students  
experience  
severe major  
depression*

#1

*anxiety disorders  
are the most  
commonly  
diagnosed mental  
health condition*





## **The Impact of Addiction**

Addiction is a chronic, relapsing disorder characterized by compulsive engagement in a particular behavior or substance use, despite negative consequences. Substance abuse, such as drugs or alcohol, can have severe implications on mental health. The abuse of substances alters brain chemistry, leading to mood disorders, anxiety, depression, and other mental health issues. Moreover, the pursuit of addictive behaviors often results in strained relationships, isolation, and a decline in academic or professional performance.

## **Risk Factors for Addiction**

Conversely, pre-existing mental health disorders can increase the vulnerability to addiction. Conditions like depression, anxiety disorders, attention-deficit/hyperactivity disorder (ADHD), and post-traumatic stress disorder (PTSD) can leave young individuals searching for relief or self-medication. This search can inadvertently lead to substance abuse or addictive behaviors as a means of coping with emotional pain or escaping reality temporarily.

## **Prevention and Intervention Strategies**

To safeguard the well-being of our youth, it is crucial to prioritize prevention and intervention strategies that address both addiction and mental health concerns effectively.

### **Education and Awareness**

Comprehensive education programs that incorporate mental health and addiction awareness should be implemented in schools, community centers, and other youth-oriented platforms. By fostering early education about the risks and consequences of substance abuse and mental health disorders, we can empower young individuals to make informed decisions and seek help when needed.

### **Early Intervention and Screening**

Timely identification of mental health disorders and addiction is essential for successful intervention. Schools, healthcare providers, and parents should be vigilant in observing changes in behavior, mood, academic performance, or social relationships that may indicate underlying struggles. Implementing routine screenings and providing accessible counseling services can help identify and support those in need.





## **Accessible Treatment and Support Services**

Efficient and affordable treatment and support services are crucial for youth battling addiction and mental health disorders. Mental health professionals, counselors, and support groups should be accessible, providing a safe space for young individuals to discuss their challenges openly. Interventions such as cognitive-behavioral therapy (CBT), dialectical behavior therapy (DBT), and medication management, when necessary, can significantly improve outcomes.

## **Holistic Approaches and Coping Mechanisms**

Promoting holistic approaches to mental health, such as regular exercise, adequate sleep, healthy eating, and stress management techniques, can play a pivotal role in preventing addiction and supporting overall well-being. Encouraging healthy coping mechanisms like creative outlets, mindfulness practices, and building supportive social networks can empower youth to navigate challenges more effectively.

Addiction and mental health are intertwined challenges that significantly impact the well-being of today's youth. By recognizing the link between these issues and implementing preventive measures, early interventions, and accessible support services, we can nurture the mental health of our youth and empower them to lead fulfilling, addiction-free lives.

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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.

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# WHY DEI, WHY NOW?



**by Melanie Gamble**  
**Regional Representative US REO Partners**

With the recent Supreme Court ruling on Affirmative Action, some may be asking, why the continued discussion of DEI and why now?

Simply put, you can't correct 400 years of oppression in 60 and you certainly can't begin to address the wealth disparity in such a short time. There is and will continue to be a need for diversity, equity, and inclusion (DEI) in real estate for many generations to come.

Firstly, promoting DEI helps address historical disparities and systemic biases that have affected marginalized communities' access to housing and property ownership. By fostering inclusivity, we can work towards creating more equitable opportunities for everyone.

Secondly, a diverse and inclusive real estate industry can better understand and serve the needs of a diverse clientele. People have different cultural backgrounds, preferences, and housing requirements, and a diverse workforce can provide insights and solutions that cater to a broader range of customers.

Additionally, DEI enhances innovation and creativity within the real estate sector. When





diverse perspectives and experiences are valued and included, it leads to more robust decision-making processes and the development of innovative strategies that benefit both businesses and the communities they serve.

Finally, supporting DEI in real estate is also a matter of social responsibility. As the industry plays a significant role in shaping communities, it is important to ensure that it operates with fairness, inclusivity, and equal opportunities for all individuals, regardless of their background.

In the default services niche, if you are a broker who services corporate entities and GSEs, I would encourage you to hire individuals from varying cultures, nationalities and preferably who speak

multiple languages. When one is faced with the daunting task of having to deliver the news of a possible foreclosure action, or even worse, one that has already occurred, it is much better if there is not a language barrier to add to the already difficult situation.

In the words of Julie Sweet, the CEO of Accenture, “We believe our diversity makes us stronger, smarter, and more innovative, helping us better serve the needs of our clients, our people, and our communities.”

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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 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.

