

US REO PARTNERS

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MASTER THE ART OF REO
SERVICES

THE SCOOP ON FIVE STAR

MEMBER DIRECTORY
PG. 36

FINDING YOUR STRENGTH
WITHIN

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CONTENTS



FINDING YOUR STRENGTH WITHIN



THE SCOOP ON FIVE STAR



MASTER THE ART OF REO SERVICES

04 EDITOR'S NOTE

06 COFFEE WITH CLIENTS EXCLUSIVE!

**10 USREOP REGIONAL
REPRESENTATIVE CORNER**

12 FINDING YOUR STRENGTH WITHIN

16 THE SCOOP ON FIVE STAR

18 FIVE STAR BY THE NUMBERS

**20 MASTER THE ART OF REO
SERVICES**

22 THE SECRET INGREDIENT FOR REO

**24 SOCIAL MEDIA: THE IMPACT OF
LIKING, SHARING, AND REPOSTING**

**26 INSTA-WORTHY MOMENTS FROM
FIVE STAR**

36 USREOP MEMBER DIRECTORY

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



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EDITOR'S NOTE

Happy Fall Ya'll! Fall brings with it a sense of transformation and transition, much like the ever-evolving world of real estate. In the pages ahead, you'll discover insights and stories from industry leaders, sharing their experiences and strategies for success.

We also explore the concept of collaboration and partnership, which is at the heart of PRTNR Magazine. Fall, with its spirit of togetherness, reminds us of the power of networking and working together.

This edition of PRTNR Magazine is a celebration of the many facets of this beautiful season and how they parallel the dynamics of this unpredictable real estate industry. Just as the trees shed their leaves, businesses often find themselves shedding old strategies and embracing fresh opportunities. It's a time for reflection, innovation, and growth.

As you read through the pages of this edition, I hope you will find inspiration and practical insights that you can apply to your own business ventures and partnerships. Remember that, like the autumn leaves, change is inevitable, but it's how we adapt and evolve that truly matters.

Thank you for being a part of the PRTNR Magazine community!



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Featuring: Mark Johnson

In August, USREOP members had the pleasure of hearing from LRES President, Mark Johnson. Leveraging his extensive industry knowledge, Mark shared insightful information about the current market conditions.



TELL US A LITTLE BIT ABOUT YOURSELF AND WHAT YOU LIKE TO DO WHEN YOU'RE NOT WORKING.

MJ: I live in Southern California and we certainly enjoy the outdoors. We are pretty close to the beach and enjoy that kind of lifestyle. My wife and I spend a lot of weekends riding up and down the boardwalk visiting various restaurants here in Newport Beach. I am going to confess something to you since I've been doing this more and more lately. I play in a rock band and we are performing more than we ever have. We are doing a big charity event tonight and then tomorrow night playing at the House of Blues. There are my bragging rights for the day!

HOW DID YOU GET STARTED IN THE ASSET MANAGEMENT / REO BUSINESS?

MJ: It's been a long path. I was looking for work right out of college and took a part-time job at a little company that was providing real estate information, including title and property tax data, to lenders. They hired me to run their data entry department. It was back in the 80's and I didn't even really know what a data entry department was! I grew to like the business, learned something about real estate and made a few very good friends at that first company. Ultimately, this company was purchased by a much larger company. The result of that company being purchased led to several clients reaching out and asking me and another client relations buddy to start up our own property tax business. If we did, they promised to switch their business over to our company. So we started a company and 20 years later sold it to Fidelity National. I then worked for Fidelity National Title and Appraisal for another 15 years. At that point, I said I was "retired" and then I met Roger Beane. I had talked with him about buying his appraisal company and the next thing I know I landed at LRES. Fast forward and I've been at LRES for seven years.

COFFEE WITH CLIENTS



LRES DOES MORE THAN JUST MANAGE ASSETS, WHAT OTHER SERVICES DO YOU OFFER?

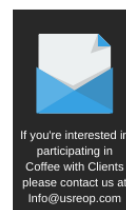
MJ: Certainly REO and asset management are a big part of our company, but the primary business, top-line revenue for LRES, is valuations. I believe that is really what interested me in LRES and ultimately why they were interested in me. There has been a bit of a learning curve with REO and the asset management side, but I know the valuation side quite well. Valuation is a generic term, but it includes appraisals, BPOs, and evaluations (for lending purposes). We run the gamut of valuations including residential and commercial. We may get a call to do an appraisal on a winery or golf course or a large commercial building. So, we do some pretty big projects. We perform valuations for originations; however, the majority of valuations that we generate are in the servicing and default space. Additionally, we do a lot of appraisals for reverse mortgages and are most likely the largest provider of valuations in that space.

WHAT ADVICE OR TIPS CAN SHARE WITH OUR MEMBERS WHEN IT COMES TO PROVIDING BETTER BPO'S?

MJ: BPOs are seen by our clients as commodities and a somewhat useful product at a relatively low price. If a lender or servicer wants a quick glance at a property value, a BPO is a good answer. However, in general, I would say most lenders and servicers don't like them

MJ (cont.): because they believe there is a quality difference between an appraisal and a BPO. I would say two things: I have seen appraisers turn in unbelievably good and thoughtful work. I have also seen agents do the same thing with BPOs. I would argue; however, that agents and brokers generally know neighborhoods differently and better than anybody. If you send a good strong appraiser in, their results are built upon data and analysis, whereas with brokers and agents you get the data and analysis, but it's like putting your finger on the pulse of the patient. That's what really makes agents and brokers shine.

Having said all that, if I were a broker or agent, I would explore the use of AVMs in connection with my BPO development. Depending on who you buy it from and what you ask for, that AVM will come with system generated comps that are really good. In fact, they are so good that the GSEs are changing their entire structure in determining valuation around more use of AVMs and AVM modeling. If you hear about appraisal bifurcation or hybrid appraisals, the concept is that the GSEs are marrying AVM results with a boots on the ground approach. While AVM results are good, you still need to someone to determine the actual quality and condition of the property.



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

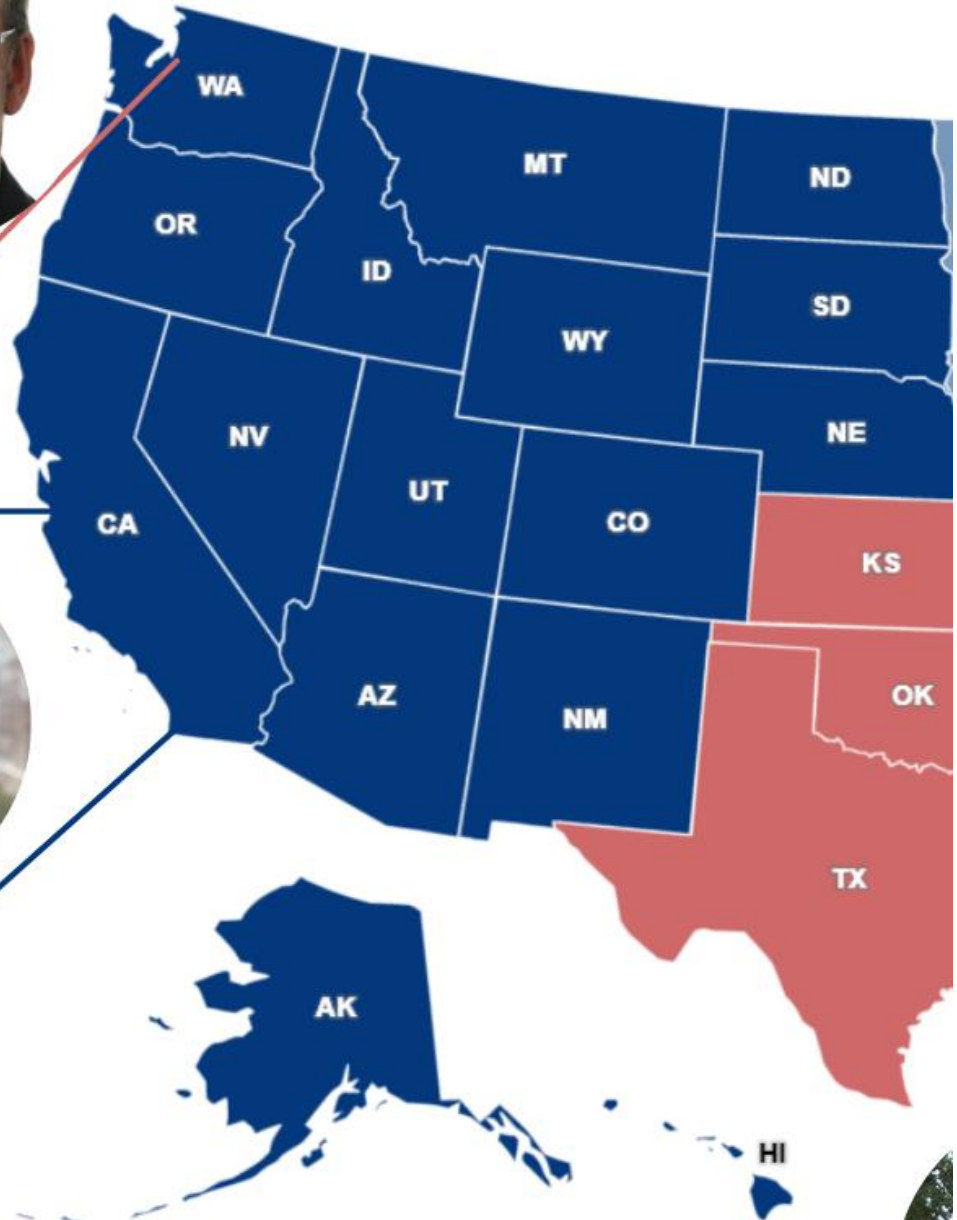


ED LAINE
Regional Lead

Serina Lowden
Western Region

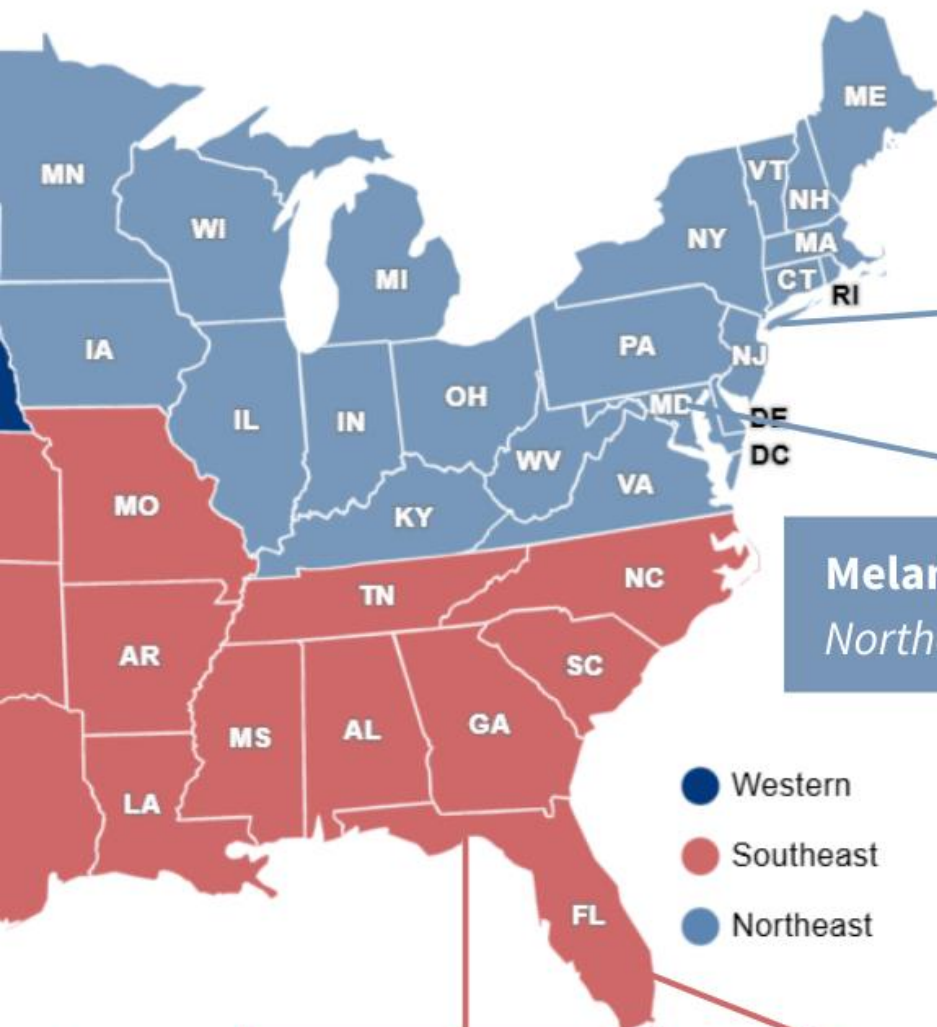


Monica Hill
Western Region



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IONAL REPRESENTATIVES



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Melanie Gamble
Northeast Region



Danielle Galvin
Southeast Region



Eddie Blanco
Southeast Region



REGIONAL REPRESENTATIVE'S CORNER

with Monica Hill

USREOP Region Representative

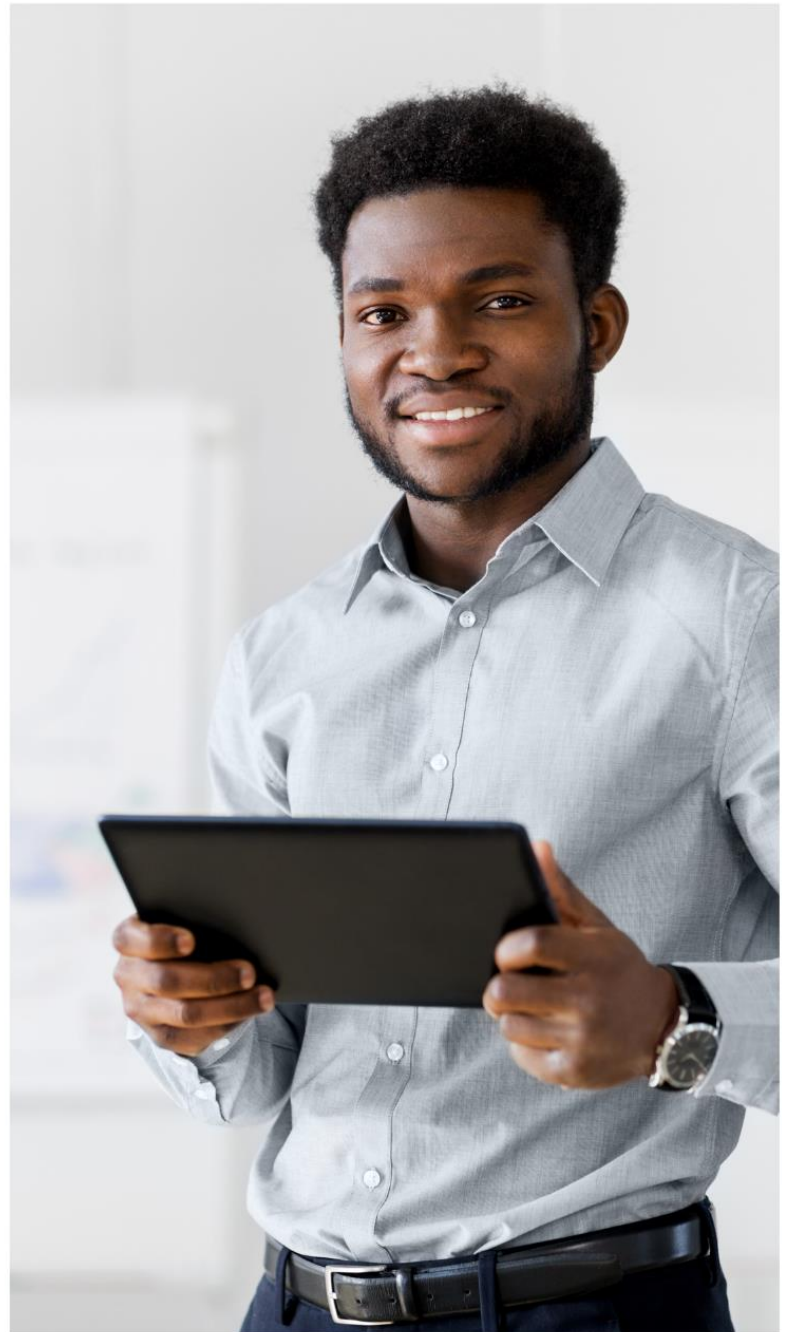
Bridging the Age Diversity Gap



The real estate industry is facing an age diversity gap. According to the National Association of Realtors (NAR), the median age of its members is 50. This is significantly higher than the median age of the US workforce, which is 41.8. The lack of age diversity in real estate has several negative consequences, including:

- Less innovation and creativity: A younger workforce is often more open to new ideas and ways of doing things. This can be beneficial for the real estate industry, which is constantly evolving.
- Less representation of different perspectives: A more diverse workforce is better able to represent the needs of different types of clients. This is especially important in the real estate industry, which serves a diverse population.
- A less sustainable future: As the current generation of real estate agents retires, there will be fewer people to replace them. This could lead to a shortage of real estate agents in the future.

There are several things that can be done to address the age diversity gap in real estate. One important step is to make the industry more accessible to young people. This can be done by offering more affordable training and education programs, as well as by providing more mentorship and support to new agents.





Another important step is to create a more inclusive and welcoming environment for young people in the real estate industry. This means addressing ageism and other forms of discrimination, and creating a workplace culture where everyone feels valued and respected. Here are some specific things that real estate companies can do to promote age diversity:

- Make the industry more accessible to younger people. This could involve providing more financial assistance to new agents or offering more flexible work arrangements.
- Create a culture of mentorship and support for new agents. This could involve pairing new agents with more experienced agents who can provide guidance and support, and by challenging traditional norms and expectations. This will create a more supportive and collaborative work environment.

- Advertise job openings in places where young people are likely to see them. This could include social media platforms, college campuses, and career fairs.
- Partner with educational institutions to offer real estate internships and other programs to students. This can help to expose young people to the real estate industry and encourage them to pursue a career in it.

By taking these steps, the real estate industry can create a more age-diverse workforce that is better able to serve the needs of its clients and the future of the industry.

Monica Hill
Regional Representative
US REO Partners



FINDING YOUR STRENGTH WITHIN: *Embracing Your True Self*

*Socially
Brave*

with
Wendy Knipp



One of the profound truths about our lives is that our most significant accomplishments often come when we least expect them. For many, like me, they arrive later in life. I was 45 when I discovered my strength in communication, 50 when I earned my college degree, and only recently did I genuinely embrace the title of Co-founder of Knipp Contracting, even though I've been there from the start.

Yet, it's not the timeline of our successes that defines us but the journey towards them. Four years ago, an idea sparked in my mind: a community that would empower individuals to chase their dreams, just like I did.

Despite my deep connection with this concept, doubt crept in. I battled with internal questions: Was I the right person to champion this cause? Would anyone even relate to or understand my message?

The heart knows what it desires, but sometimes, our mind traps us in webs of uncertainty. For four years, this internal conflict brewed within me, even leading to anxiety attacks. But two months ago, I chose to listen to my heart. Today, the Socially Brave community is flourishing, with countless positive stories pouring in.



This journey led me to a crucial realization: Often, we await external validation for our dreams. We long for someone to tell us that our ambitions are valid and that we're equipped for them. However, the real truth is, dreams are deeply personal, and sometimes others may not understand or resonate with them.

Consider the numerous individuals working tirelessly, trying to carve out their path, often feeling misunderstood or isolated. The exhaustion isn't just physical; it's emotional. We constantly seek validation, feeling the need to justify our dreams to the world. But why do we feel this incessant need for external approval for aspirations that are inherently ours?



What if, instead of constantly seeking external affirmation, we looked inward? What if we recognized our unique strengths and passionately pursued what truly matters to us? The truth is, deep down, we know ourselves best. We've been with ourselves every single day since birth, after all.

The challenge isn't a lack of self-awareness but rather our tendency to run from it. Societal expectations and negative self-talk cloud our judgment, leading us to doubt our worth. We've become so reliant on external validation that we're hesitant to trust our instincts.

**“WHAT IF, INSTEAD OF CONSTANTLY
SEEKING EXTERNAL AFFIRMATION,**

We Look Inward?”



So, how can we break free from this cycle and truly embrace our authentic selves?

ACKNOWLEDGEMENT is the first step. Recognize where you are now, understand the challenges of constantly seeking external approval, and confront your fears, hesitations, and doubts.

Tonight, I urge you to engage in a simple yet profound exercise. Take a piece of paper and write down your fears and hesitations, but also list out your aspirations, passions, and strengths. Let your thoughts flow, knowing no one else will read them. This act of acknowledgment can be cathartic, allowing you to connect with your deeper self.

If you feel the need for a supportive community, the Socially Brave community awaits you. We're a group of individuals on similar journeys, seeking to find and embrace our true selves.

In conclusion, life is too short to run from our potential. Let's run towards our true selves, recognizing the hard work we've put in and the innate strengths we possess. Embrace who you are, fall in love with yourself, and grant yourself the permission to chase your dreams.



Wendy Knipp is a keynote speaker, co-founder of Knipp Contracting, and founder of the Socially Brave community. Her journey serves as a testament to the power of self-belief and the importance of pursuing one's true calling.



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THE SCOOP

REO FORUM AT FIVE STAR

NOTES FROM JENNIFER BLAKE, LUXRE REALTY



The REO Forum was the last session during Five Star this year. The session featured several subject-matter experts that gave their perspectives on the current state and future of REO.

Here are my key takeaways from that session:

CURRENT REO TRENDS

- There is an overall consensus in many areas across the U.S. that REO's are up approximately 10%

IMPORTANCE OF OPTICS

- Pre-marketing listings have been phased out due to regulations requiring immediate buyer engagement strategies

- Targeting first-time home buyers with focus on Latin/Spanish speaking and new Americans, aligns with "First Look" programs for equitable housing
- Positive public image is crucial for both compliance and business opportunities

THE CHANGING LANDSCAPE

- There is a growing necessity to rehab all homes
- 50% of home purchases are first-time home buyers
- Modern first-time buyers are not "sweat equity" types
- Move in readiness is essential, not optional



INSURANCE CHALLENGES

- There are stricter guidelines affecting insurability particularly in FL where aging roofs are an issue
- You can't sell if they can't insure it - know the city, county and state requirements
- Post-Covid challenges still exist including difficulty sourcing materials and contractors, as well as rising costs and inflation

NAVIGATING OCCUPANCY CHALLENGES

- In some areas, you may need to keep utilities off when showing a property and only turn on for inspections
- Use strong passwords for utility accounts
- Install cellular cameras and alarm systems
- Padlock entrances and engage neighbors for community surveillance
- Focus on prevention, not eviction
- Secure properties
- Be proactive, not reactive

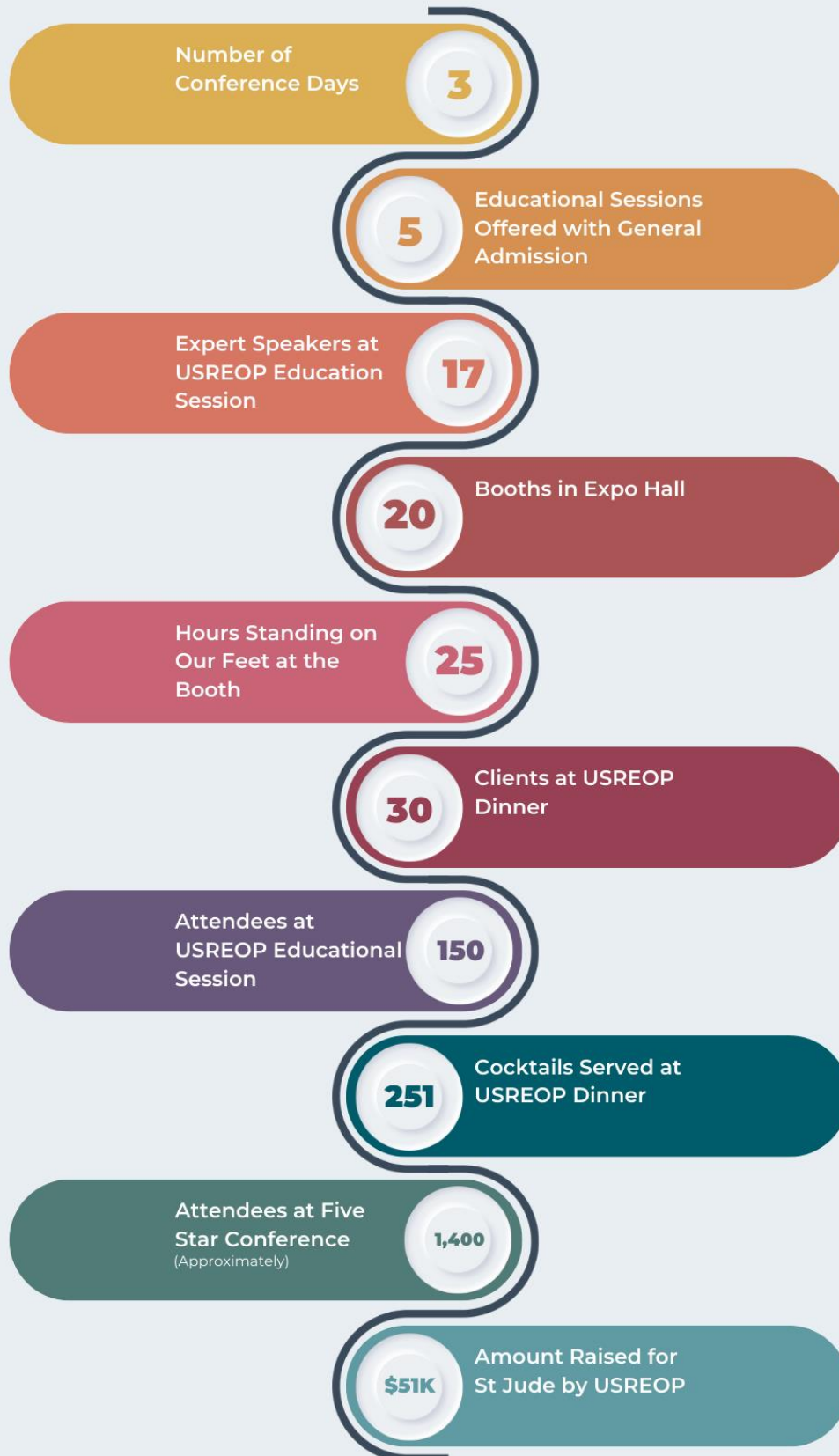
SOVEREIGN CITIZENS

- Known for disputing government authority
- May file false deeds or lawsuits to complicate transactions, termed "paper terrorists"
- Two types: money driven or irrational, approach both with extreme caution
- Consider consulting legal professionals when encountering these types of individuals
- Allow them to express beliefs, then clarify legal situation and ask if they want to leave with money or not
- Some engage in illegal activities; be aware that law enforcement may be cautious due to past violent incidents
- Safety first

2023 FIVE STAR CONFERENCE & EXPO

BY THE NUMBERS

The Five Star Conference & Expo celebrated their 20th anniversary in Dallas, Texas on September 18th through the 20th. Here are some stats by the numbers.



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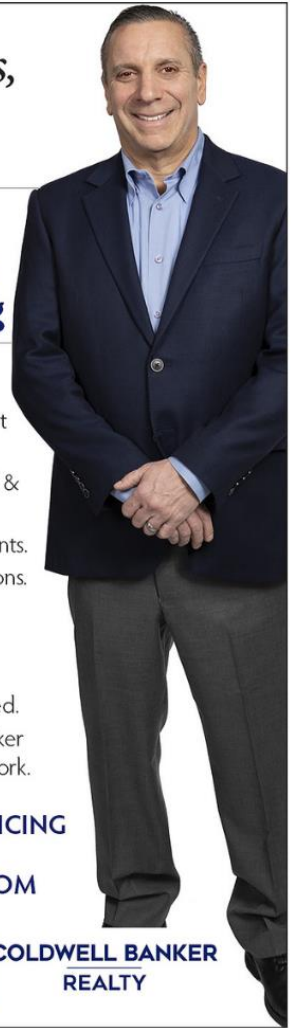
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Founding member of USREOP and has been in the Real Estate Business since 1984 and he created 1st Choice Real Estate Services Inc in 1999 to focus on REO and investment properties. He built this small company into the #1 team in the Tallahassee Board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

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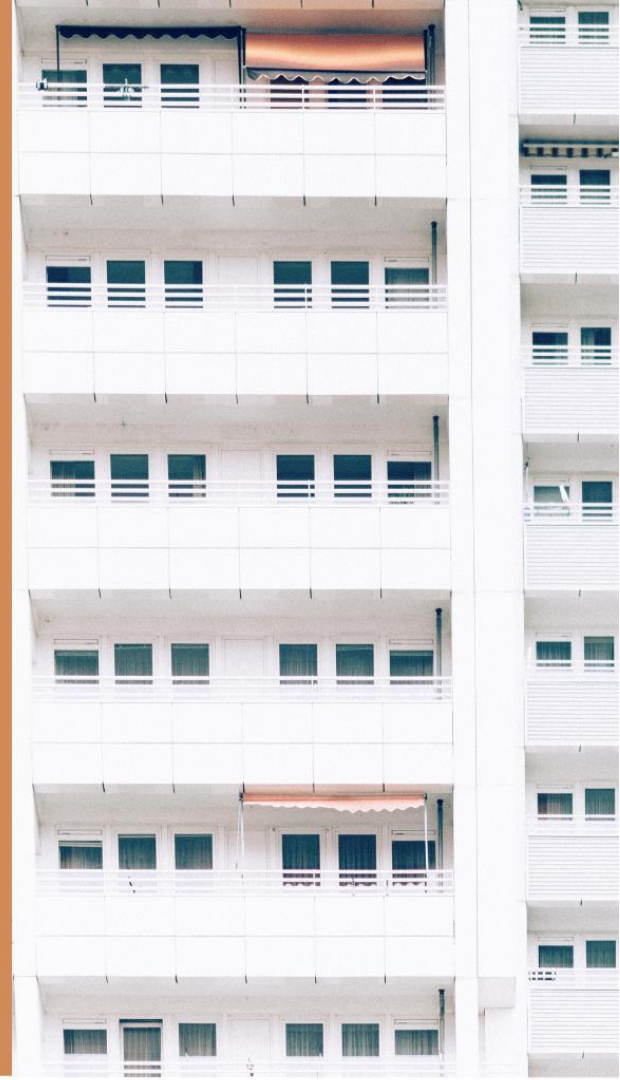


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MASTER THE ART OF REO SERVICES

7 FUNDAMENTAL KEYS FOR EXCEPTIONAL PERFORMANCE

*Written by Steve Modica
Vice President, US REO Partners*



In the fast-paced world of Real Estate Owned (REO) services, staying ahead of the curve is essential. To ensure your operations are not just effective but also efficient, it's crucial to streamline processes, embrace technology, and enhance communication. In this article, we will explore seven key strategies to elevate your REO service efficiency.

1. **Streamline Processes:** Identify and eliminate any unnecessary steps or bottlenecks in your operations. For example, automate repetitive tasks, standardize procedures, and implement efficient workflows.

2. **Utilize Technology:** Embrace technology solutions that can optimize your operations. Consider using specialized software or platforms specifically designed for REO services to manage tasks, track properties, and communicate with stakeholders effectively.

3. **Data Management:** Implement a robust data management system to collect, organize, and analyze property data. This will enable you to make informed decisions and identify valuable insights to improve efficiency.

4. **Collaborative Communication:** Establish effective communication channels within your team and with external parties involved in the REO process, such as lenders, servicers, contractors, and real estate agents. Utilize collaboration tools, project management systems, and regular meetings to ensure everyone is aligned and informed.

5. **Outsourcing:** Evaluate tasks that can be outsourced to third-party vendors or contractors. This could include property inspections, BPOs, maintenance, repairs, or other specialized services. Outsourcing can help reduce costs and improve efficiency by leveraging external expertise.



6. Continuous Training: Invest in training programs to enhance the skills and knowledge of your team. Stay updated with industry best practices, regulations, and technological advancements. Well-trained employees can perform their tasks more efficiently and deliver higher quality results.

7. Performance Measurement: Establish key performance indicators (KPIs) to track and measure the efficiency of your operations. Regularly assess and analyze these metrics to identify areas for improvement and optimize processes accordingly.

Remember, each REO services company is unique, so it's essential to adapt these tips to your specific business needs and goals.

Are you ready to take your REO operations to the next level? Consider leveraging the expertise of industry leaders at US REO Partners. Our training and consulting services are designed to

equip your team with the knowledge, skills, and tools needed to excel in the REO market. With a wealth of experience and a proven track record, US REO Partners can help you implement these strategies effectively.

Contact us today to learn how our tailored solutions can transform your REO services and position your business for success. Don't wait – let us be your partner in REO excellence.



Steve Modica is a founding member and Vice President of US REO Partners

THE SECRET INGREDIENT FOR REO

What are the key ingredients to exceptional service in REO?

With 35 years of REO experience, we have born witness to the many changes that have taken place in our industry. Managing these assets has become increasingly complex, and the number of things that can go wrong has grown exponentially. The stakes are higher than ever, and the potential for liability more profound. Therefore, it is of the utmost importance to exude competency, efficiency, and commitment as REO brokers, for whose businesses depend upon exceptional service.

The execution of exceptional service needs to pervade every component and dimension of what we do, lest we become irrelevant to the clients we have become responsible to serve. The REO clients of today have very sophisticated and specific needs, which has evolved into a matrix of important objectives of a time-sensitive, approach sensitive, and often perception sensitive nature.

Although REO in each market throughout the country has its own attendant nuances, there are universal principles that apply to each market that make up the key ingredients for success. These key ingredients make up the recipe for exceptional service in our industry across the board.

First and foremost, exceptional service depends upon a "client first" mentality. When we understand agency, we understand that we are being hired by the client to be their representative.



TODD YOVINO

Northeast Regional
Representative,
US REO Partners

The broker, therefore, has delegated authority to act at the behest of the client, being responsible as a fiduciary to put the client's interests ahead of his or her own. A good question for the REO professional to ask oneself in all situations related to this responsibility is, "How does my client expect me to handle this situation based upon what I know to be best for them?" The impetus to cut corners, neglect needed communication and disclosure, and/or to act according to one's own interest must be rejected and denied. Maintaining the client's needs and goals as our first priority, despite the potential discomfort to ourselves in the short-term, will support our own desire for longevity and continued fruitful opportunity into the future.

Second, in managing REO, clients need to understand the options that they have in navigating through the challenges presented in each phase of the REO timeline, from the time they take title to liquidation of the collateral. Therefore, understanding their options, understanding the potential pros and cons related with each approach, and being able to articulate and educate the ultimate decision makers is an invaluable, key ingredient to the exceptional service that our clients will rely upon to made decisions that affect their businesses.

If we can empower our clients through good education, thoughtful and creative solutions to problems, and the ability to see pitfalls that may be lurking up ahead, we will add the type of value that many clients will come to see as indispensable.

Third, many REO clients today rely upon the broker's ability to assist them in determining market strategy. These clients want to know whether repair investments will result in positive returns and/or if a partially or fully repaired strategy is right for each unique asset. Helping the clients to discern which method of liquidation is most supportive of their business plan is a key ingredient in adding value. This value add must be supported by the broker's ability to handle the obligations of each strategy, and to hold hired vendors to an expectation of excellence in asset repairs.

Much can be said about additional ingredients, such as the most appropriate and effective approach to social media marketing, safeguarding assets, liability insulation, and effective communication. However, one thing remains clear; the better the ingredients, the sweeter the cake.



"Maintaining the client's needs and goals as our first priority!"

SOCIAL MEDIA

THE IMPACT OF LIKING, SHARING & REPOSTING

By: Sharon Bartlett, Executive Director, US REO Partners



In today's digital age, social media has evolved into a powerful tool for real estate agents, allowing us to reach a wider audience and build lasting connections. As we engage with our social media platforms, the actions of liking, reposting, and sharing may seem like minor interactions, but they carry immense significance for us, real estate agents.

This article delves into the importance of these actions within the context of the real estate industry, highlighting their role in fostering meaningful connections and driving success in our interconnected world.

THE SOCIAL CURRENCY OF LIKES

For real estate agents, likes serve as a valuable indicator of client engagement and satisfaction. Every like on a property listing, a market update, or a testimonial sends a clear message: "We acknowledge your content," "We appreciate your expertise," or "We trust in your services." Likes are a form of social currency that helps boost our confidence and credibility within the real estate industry.

Moreover, likes can be a useful tool for assessing the popularity of your listings. The more likes a listing receives, the more likely it is to be appealing to potential

buyers. The same holds true for the likes and follows of individuals and businesses.

THE POWER OF REPOSTING & SHARING

Reposting, or sharing, is a powerful tool for expanding your reach as a real estate agent. When a client or colleague reposts your content, they essentially become advocates for your brand and they expose it to a broader audience. This word-of-mouth marketing is invaluable for building brand loyalty, attracting new clients, and overall business growth.

Clients who repost your content are vouching for your services and expertise. This personal recommendation carries significant weight and can help build trust among potential clients who may be exploring the real estate market but need that extra bit of reassurance. The ripple effect of sharing can lead to exponential growth for your real estate business, enhancing your brand visibility and ultimately leading to more sales and referrals.

Reposting also helps in building a sense of community. By encouraging your followers to

share their experiences with your services, you create a network of satisfied customers who support and promote your brand. This fosters a sense of trust and credibility, which is crucial in the real estate industry.

Furthermore, sharing is an effective way to bolster your credibility and authenticity as a real estate agent. Prospective clients are more likely to trust the recommendations of their peers over traditional advertising, making sharing a powerful tool for building trust and confidence in your expertise.

In conclusion, the significance of reposting, liking, and sharing on social media within the real estate industry is undeniable. As we continue to navigate the intricacies of our interconnected world, real estate agents must recognize the power these actions hold in fostering connections, building brand loyalty, and driving business success. So, the next time you interact with clients on social media, remember that your online interactions have the potential to make a substantial impact on your real estate business.

BUILDING CONNECTIONS & SUCCESS

The actions we take on social media as real estate agents are far from superficial. By actively engaging with clients and colleagues through likes, reposting, and sharing, we build deeper connections, gather valuable feedback, and drive brand loyalty and growth. It's a win-win!

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5 TIPS TO GROW YOUR SOCIAL MEDIA FOLLOWING:

1

Create a memorable brand identity. Think tone of voice, colors used, logos, etc.

2

Choose the right social media channels. Know your audience and where they hang out "socially".

3

Post, like and share consistently and with a purpose. Use a calendar.

4

Optimize your social media profiles. Use same profile image across all platforms.

5

Engage with industry thought leaders and influencers. This helps build relationships and increase visibility.



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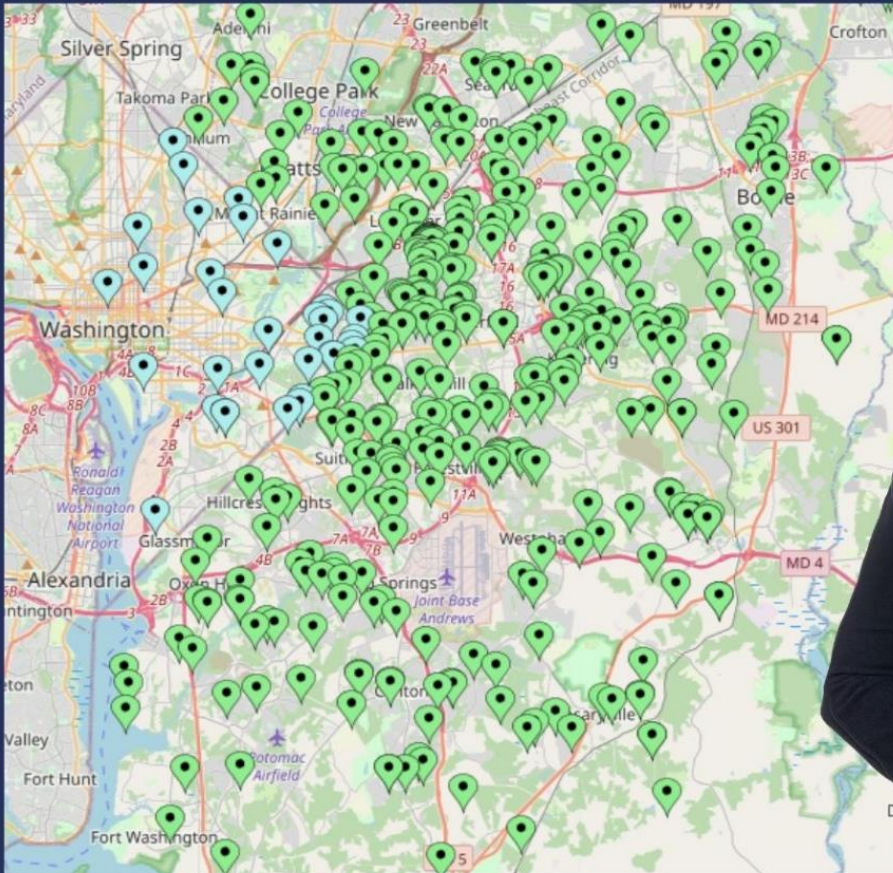
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