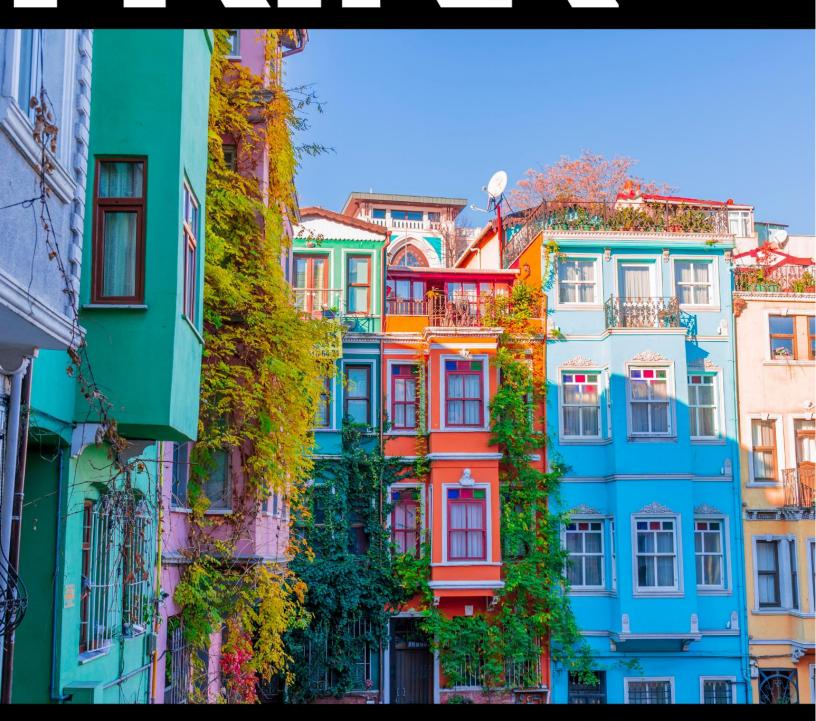
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FAIR HOUSING: THE RULES, THE RISKS, AND THE RIGHT THING TO DO FINDINGS IN SOCIAL MEDIA MARKETING

MEMBER DIRECTORY PG. 33

HOW TO CREATE AN OUTDOOR SPACE

US REO PARTNERS A A G A N Z III

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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

Dear readers,

There's something undeniably energizing about spring —longer days, warmer weather, and a renewed sense of possibility. In real estate, it's the season of fresh starts: buyers are eager, sellers are motivated, and communities are buzzing with activity. It's a time when curb appeal blooms and opportunities blossom right alongside the flowers.

This issue of PRTNR Magazine celebrates all the momentum and potential that spring brings to our industry. We're especially proud to feature a spotlight on The Rooms In Your House, a thoughtful and inspiring new book by our very own Wendy Knipp.



It's more than a title—it's a journey through the emotional and practical spaces that shape our lives, both personally and professionally.

We also dive into the ever-evolving world of social media and its powerful role in marketing homes. In today's competitive market, knowing how to leverage digital platforms can make all the difference—and we're here to help you stay ahead of the curve.

If you're looking for ways to embrace the outdoors this season, don't miss Heather Fujikawa's article on creating the perfect springtime outdoor space. Her tips and design insights will inspire you to maximize the potential of every porch, patio, and backyard.

And finally, I invite you to read my article on a subject that's not just timely, but timeless: Fair Housing. As real estate professionals, we carry a responsibility to uphold fairness, equity, and inclusion in every transaction. It's a conversation we must continue to have—and a commitment we must continue to honor.

Here's to a season of growth, connection, and fresh perspectives. Happy spring!

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

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Featuring: Jocelyn Martin-Leano

February's Coffee with Clients featured industry leader Jocelyn Martin-Leano, CEO of Enizio Strategies, LLC. With extensive experience as an executive, general manager, and operator across banks, non-banks, and private equity-owned enterprises, she led an engaging discussion for our USREOP members.



TELL US A LITTLE BIT ABOUT YOURSELF AND HOW YOU GOT INTO THE BUSINESS.

JML: Like many of us in the mortgage industry, I got here by accident! I studied engineering in school and initially began my career at Timex, making watches. In the 1980s, I responded to a Citibank ad seeking an engineer to analyze delays in loan funding and got the job. I never imagined I would have been in this business this long, but I ended up loving it—and I've been here ever since!

WHAT IS THE BEST ADVICE YOU'VE GIVEN OR RECEIVED RELATED TO OUR INDUSTRY, AND WAS THE ADVICE FOLLOWED?

JML: The best advice I've received is to remember that this industry is always cyclical. During the good years, be sure to save and avoid getting caught up in an unsustainable lifestyle. As part of that advice, I was told to build a safety net so you can weather the storms. Sometimes, you may find yourself at a company that isn't a good fit, and having that safety net allows you the freedom to move on. Following this advice enabled me to start my own company when Rushmore was sold.

AS A PROFESSIONAL AND LEADER IN THE INDUSTRY, WHAT WOULD YOU SAY IS THE BEST WAY TO PURSUE NEW REO BUSINESS RELATIONSHIPS?

JML: Relationship building is key. You need to maintain the relationships you've already established. The second piece of advice I would give is to always deliver on your promises, as trust is essential. Third, keep up with technology. The industry will be disrupted in all shapes and forms,



JML(cont.): and things change quickly. Those who stay current and are comfortable with new technology and methods will have the edge.

HOW DO YOU STAY "IN THE KNOW" ON INDUSTRY TRENDS OR MARKET CONDITIONS? ARE THERE RESOURCES OR TOOLS YOU USE?

JML: Reading is crucial. It's important to explore different perspectives and viewpoints to better balance information. When I was younger, I didn't enjoy reading the Wall Street Journal—it seemed like the most boring publication to me, but now I'm addicted! It provides valuable insights not just about companies in the United States, but worldwide giving you a bigger picture and helping you stay informed and information to plan ahead.

Another way to stay in the know, is to attend conferences and participate in types of events such as Coffee with Clients. Information and knowledge is gold.



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.

YOU RECENTLY STARTED YOUR OWN COMPANY. WHAT IS YOUR NUMBER ONE PRIORTY OR THINGS YOU WANT TO ACCOMPLISH?

JML: I'm at a point in my life where I'm thinking about the legacy I want to leave behind. When it comes to priorities, I'm focused on pursuing things that are truly meaningful. I want to take the knowledge and experience I've gained and share it with those who can benefit from it. Right now, I feel like a Swiss Army knife—I've accumulated a variety of tools over the years, and I'm ready to put them to use in ways that make a real and lasting impact.

AS A INDUSTRY LEADER AND PROFESSIONAL, WHAT DOES THE WORD PARTNERSHIP MEAN TO YOU?

JML: Naming is important, and I believe US REO Partners is a fitting name because it reflects the spirit of support among the group. True partnership means being able to count on each other and knowing that someone will step up when needed. Sometimes, partnership shows up in unexpected ways—like a vendor who's willing to write a check without pointing fingers when challenges arise. It's about coming together to solve a problem. The real measure of partnership is how it holds up during tough times. That's when you find out who's truly in it for the long haul.



Featuring: Patrick Joyce

With over 23 years of experience in asset management, REO, and both residential and commercial real estate, Patrick Joyce is a recognized leader in the industry. In April, Patrick treated our US REO Partners members to an insightful discussion during our Coffee with Clients series, offering valuable perspectives drawn from his decades of hands-on experience and strategic leadership in the field.



TELL US A LITTLE BIT ABOUT YOURSELF AND HOW YOU GOT INTO THE BUSINESS.

PJ: It's been a long and winding road. I grew up in Pittsburgh, PA and attended school in Lehigh. After graduation, I moved to North Carolina to live with my parents, who had recently retired there. Within two weeks, they "encouraged" me to put my education to use.

PJ (cont): At the time, my brother was working at Ocwen in West Palm Beach, Florida, so I headed south and started working in acquisitions there. After a few years, I transitioned to a new company called Bayview where I had the opportunity to work on just about everything. I was with Bayview for 24 years before a quick jump over to Mr. Cooper. I'm now at Lakeview which operates as a subsidiary of Bayview's hedge fund arm.

WITH YOUR EXTENSIVE EXPERIENCE IN BOTH RESIDENTIAL AND COMMERCIAL REAL ESTATE, IS THERE A PARTICULAR ASPECT OF THE INDUSTRY THAT YOU'VE ESPECIALLY ENJOYED?

PJ: Early on, I enjoyed the commercial side of the business. In those beginning years, we were still finding our footing and figuring things out. However, I've also really liked the asset management aspect. I enjoyed collaborating with brokers and other asset managers. We had a very clear goal: to sell assets. It was fast-paced, competitive, and rewarding. I truly wouldn't be where I am today without the invaluable experiences and insights I gained from working with brokers.



WHAT IS THE BEST ADVICE YOU'VE EVER GIVEN OR RECEIVED AS IT RELATES TO BUSINESS IN OUR INDUSTRY? WAS THE ADVICE TAKEN? WHAT WERE THE RESULTS?

PJ: The best advice I've ever received is to never burn bridges. While this is a very large industry, it can feel surprisingly small—reputation travels fast. This is a high-pressure environment, and in the heat of the moment, things can be said or done that you might later regret. My advice: don't let one bad deal jeopardize future opportunities. It's not worth sacrificing long-term relationships over a single transaction. We've all had deals go sideways—after all, it wouldn't be REO if it didn't!

WHAT CAN MEMBERS DO KEEP YOUR BUSINESS GOING FORWARD?

PJ: What we're looking for are people who are reliable, responsive, keep the communication lines open and stay in touch. Be accurate with your evaluations. When you consistently do your best work, the business will follow. I've worked with some brokers for over 27 years—that kind of long-term partnership is built on trust and performance.

AS THE INDUSTRY HAS EVOLVED OVER THE YEARS, WHAT ARE THINGS BROKERS CAN AND SHOULD DO TO HELP YOU AND YOUR ASSET MANAGERS TO MAKE YOUR JOB EASIER?

PJ: For the last five years or so, it has felt like we've been kicking the can down the road, so to speak. However, I believe we're finally making it through the woods. I encourage you to stay in touch with your contacts and check in regularly—we're all in this together. I also recommend keeping up to date with what's happening in the market.

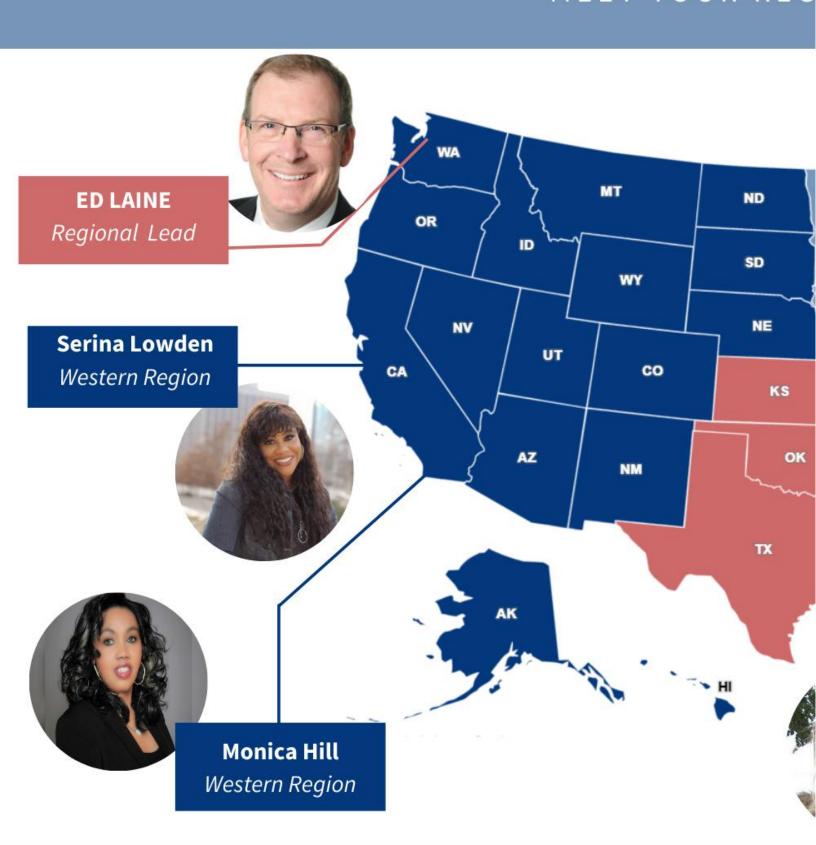
WHAT IS YOUR DEFINITION OF PARTNERSHIP AND HOW CAN WE BEST MEET THAT DEFINITION?

PJ: When it comes to partnership, I see it as synonymous with building a relationship. Take the time to develop a connection with your asset manager—get to know them so you feel comfortable reaching out. In the end, it all comes down to trust and open communication. That's what sustains strong, long-lasting relationships.



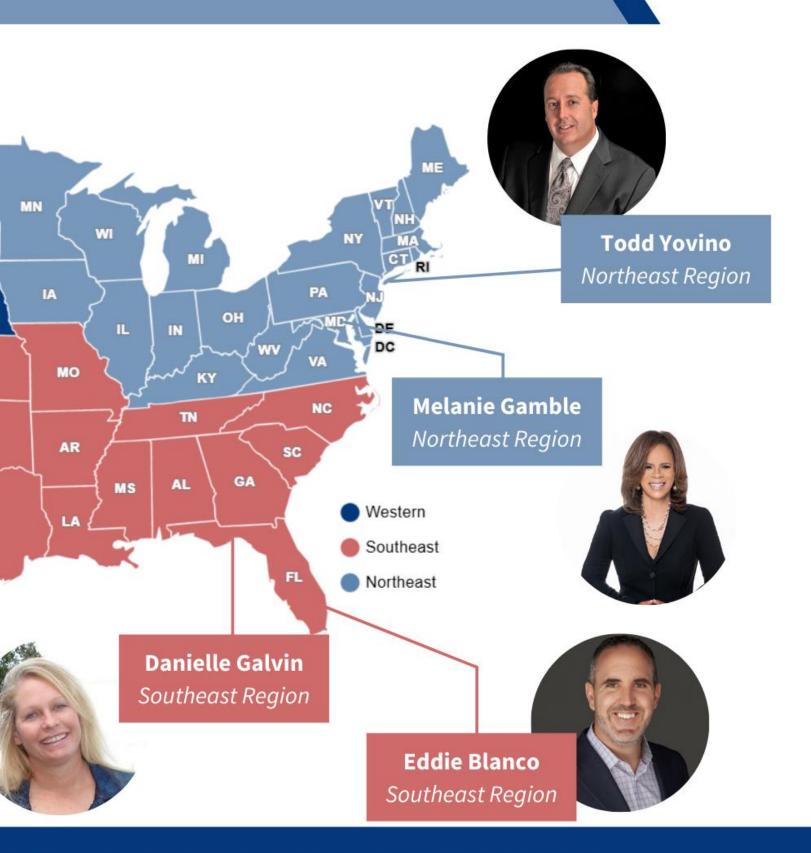
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REGIONAL REPRESENTATIVE'S CORNER

with Danielle Galvin
USREOP Southeast Regional Representative

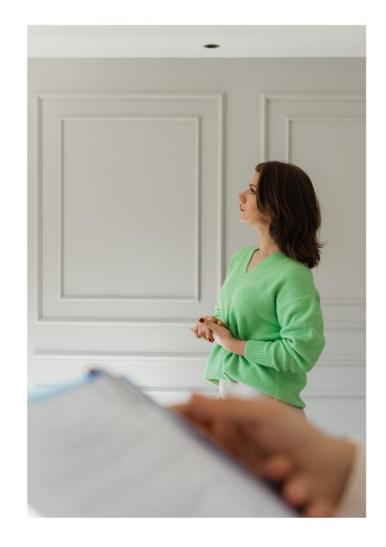
How often do you perform your personal safety checkup?

Realtors have a unique job where we continually meet strangers in various places without a lot of notice and research. Let's talk safety!

- Do you have a safety plan?
- Do you notify someone of where you are going and do they know who you are meeting?
- Do you have a partner with you at your open house?
- Do you have a safety tool?
- · Is your safety serious?

Here are your SAFETY reminders. They may seem like common sense, but it's important to stay vigilant to avoid any risks.

- Carry some sort of safety tool (pepper spray, wasp spray, bat, flashlight etc.)
- Meet your customers at the office first, when possible
- Show properties before dark, check out the area prior to going
- Arrive at the showing before clients so you can unlock doors and open for safety.
- Knock loudly at all properties, vacant or occupied, announce yourself
- When showing let your customers walk in front of you whenever possible
- Check in all day with your safety partner
- Make sure your open house has blinds up, lights on, doors open, check in sheet
- Park so you cannot be blocked in. Don't park in the driveway and if you have to, back in so no one can pull in front of you.
- · Choose flight over fight
- Plan escape routes at every showing and open house



- Create a distress code with your safety partner or office
- Have an excuse planned if you feel uncomfortable and need to leave
- Take a minute when you arrive at a house to check inside and outside for potential dangers
- Check names and phone numbers in the Forewarn App
- · Leave the bling at home
- Carry as little as possible on the showing, leave valuables in the car, carry a protection device



- Have a phone emergency numbers, side button set up for emergency
- Have your sellers put away medicines, jewelry, valuables in a safe or in a locked closet
- Have a partner at the open house, use a lender or vendor
- Never say vacant listing in public remarks (we don't put in MLS either)
- Make people sign in, sign form, get full names, phone numbers, address, DON'T BE SHY
- Listen to your gut feeling, don't feel obligated to show in a rush, hurry etc.
- Be willing to let a potential client go
- Do not waiver from your safety practices no matter how silly you or someone says they are
- Never let your guard down
- Tell people or bring signs that cameras in use, even if they are not
- Safety is more important than the sale
- Use electronic lockboxes. Code boxes that aren't changed periodically are not safe
- Check windows and doors when you leave your showing/open house
- Be careful not to overshare on social media
- Don't enter basements. Let the client go tell them you have been down there before.
- Remember that a lot of law enforcement consider doors, the "funnel of death"



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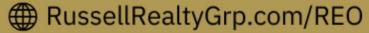


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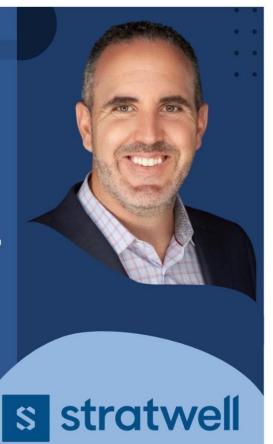
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FAIR HOUSING

The Rules, The Risks, and The Right Thing to Do

By Sharon Bartlett, US REO Partners

April is Fair Housing Month, and a perfect time for some updates and reminders on fair housing. Understanding the history and purpose of fair housing laws isn't just a regulatory requirement for real estate license holders—it's a professional and ethical obligation. These laws were designed to protect individuals from discrimination and to ensure that every person has an equal opportunity in housing, regardless of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity.

National Fair Housing Alliance®

Each year, the National Fair Housing Alliance® (NFHA) collects data from private nonprofit fair housing organizations and government agencies and issues their Fair-Housing Trend Report. The report reflects complaints received in the previous year and represents a snapshot of the number and types of complaints reported each year.

The following information is reprinted from the National Fair Housing Alliance®, 2024 Fair-Housing Trend Report.

The table below shows the frequency of discrimination complaints by basis and type of reporting agency.

Complaint Data by Basis and Agency in 2023

	Race	Disability	Familial Status	Sex	National Origin	Color	Religion	Other	Total
NFHA Members	3,634	12,803	1,434	1,614	992	501	145	4,666	25,789
HUD	374	1,123	155	195	130	40	37	134	1,742
FHAPs	1,805	4,033	548	768	571	283	155	981	6,577
DOJ	7	9	2	11	0	0	0	13	42
Total	5,820	17,968	2,139	2,588	1,693	824	337	5,794	34,150
Percent of Total	17.04%	52.61%	6.26%	7.58%	4.96%	2.41%	0.99%	16.97%	

Note: Some reported complaints included more than one basis of discrimination.

As you can tell from the data above, complaints alleging discrimination based on disability continue to account for the majority of the complaints; almost 53%. This can be attributed to the lack of awareness about obligations under the Fair Housing regarding disabilities, Act assistance animal issues and physical barriers in housing (ramps, door widening, etc.). As real estate professionals, it is our obligation to understand and comply with the Fair Housing Act and the Americans with Disabilities Act.

The full report can be found at: <u>2024-Fair-Housing-Trends-Report-FINAL 07.2024.pdf</u>

While many formal restrictions have been eliminated, the effects of past discrimination still shape land development, neighborhood demographics, and access to housing opportunities today. That's why it's crucial for real estate professionals to not only to comply with fair housing laws but to actively promote and advocate for them.

Knowing the Exceptions

While the Fair Housing Act broadly applies to most housing transactions, there are a few notable exceptions:

- Owner-occupied buildings with four or fewer units.
- Single-family homes rented without the use of a broker.
- Housing operated by religious organizations (with important limits).
- Private clubs that offer housing for noncommercial purposes.
- Certain housing specifically for older persons.

Still, it's vital for real estate professionals to tread carefully. Many exceptions have strict requirements and misunderstanding them could lead to inadvertent discrimination.

NAR's Code of Ethics: Raising the Bar

The National Association of REALTORS® (NAR) goes a step further. Article 10 of the NAR Code of Ethics and Standards of Practice prohibits REALTORS® from denying services or participating in discrimination based on protected characteristics.

Significant updates in 2020 and 2023 expanded Article 10's scope to include discriminatory speech and conduct—even outside of real estate practice. Under Standard of Practice 10-5, REALTORS® must not use harassing speech, hate speech, epithets, or slurs in any context.

Advertising and Marketing: No Place for Discrimination

Under the Fair Housing Act, advertising that suggests a preference, limitation, or discrimination is illegal—even if the property itself would otherwise qualify for an exemption. Whether it's a flyer, a listing, or a social media post, license holders must be vigilant about the words and images they use.

It is also illegal to harass, intimidate, or interfere with anyone exercising their fair housing rights.

Fair Housing "Don'ts"

The list of prohibited actions under federal and state fair housing laws is extensive. License holders must not:

- Refuse to sell, rent, or negotiate for housing.
- Advertise housing only to preferred groups.
- Show properties only in certain neighborhoods.
- Misrepresent availability.
- Impose different sales terms or services.
- Deny membership in MLS services.
- Refuse accommodations or modifications for people with disabilities.

Best Practices for License Holders

Here's how real estate professionals can uphold the spirit and letter of the law:

- 1. Avoid assumptions. Always present clients with all available options that meet their criteria—without making assumptions based on protected characteristics.
- 2. Stick to facts. Avoid personal opinions about neighborhoods, schools, or communities.
- 3. Know when to say no. It's okay to tell clients that you cannot legally answer questions that could lead to discriminatory steering.
- 4.Learn the nuances between reasonable accommodations (policy changes) and reasonable modifications (physical changes).

Understanding Disability Rights

Under the Fair Housing Act, disability protections are robust. Real estate professionals must ensure that individuals with disabilities are not subjected to different fees, conditions, or limitations. They cannot be confined to specific units or denied access to common areas.

Requests for reasonable accommodations—such as service animals in no-pet housing—must be honored, provided there is a clear connection between the accommodation and the disability. It's important to remember:

- Requests don't have to be formal.
- They can be made by the person with the disability or someone on their behalf.
- Refusing a legitimate request can amount to unlawful discrimination.

Assistance animals are also protected. They are not considered pets, and no special certification is required under federal law.

Fairhaven 2.0: Essential Fair Housing Education

Earlier this year, the National Association of REALTORS® launched <u>Fairhaven 2.0</u>: <u>Essential Fair Housing Education</u>. It is an interactive fictional online town where real estate professionals can navigate through real life scenarios around fair housing. The course takes about 2 hours to complete, is free to NAR members and meets the requirements for fair housing training. I took the original Fairhaven course several years ago and found it both informative and fun!

Fair housing laws are more than a set of rules—they are the foundation for an inclusive and equitable real estate market. Every license holder has the power—and responsibility—to ensure these laws are respected, honored, and advanced. By doing so, you don't just avoid penalties; you help build stronger, more diverse communities where everyone has the opportunity to find a place to call home.



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Speudings-

IN REAL ESTATE

by Ed Laine Lead Regional Representative, USREOP

Several studies and industry analyses have compared the effectiveness of social media marketing versus traditional methods in real estate, revealing significant advantages for properties promoted through social platforms.

Read on for helpful evidence to support your new social media goals.



Key Stats include:

- Faster Sales: Properties marketed on social media platforms sell approximately 20% faster than those that are not. This acceleration is attributed to the broader reach and immediate engagement that social media offers.
- Enhanced Agent Performance: A study analyzing over 63,000 transactions in Greater Vancouver found that agents with an active Instagram presence experienced higher sales volumes and reduced days on market. Specifically, these agents were 15% more likely to improve their sales performance compared to those without a social media presence.
- Increased Buyer Engagement: Listings
 that include social media links generate
 30% more engagement than those
 without, indicating that buyers are more
 interactive and responsive to properties
 showcased on social platforms.
- Broader Reach and Exposure: Social media allows agents to reach a wider audience, including potential buyers outside the local market. This expanded reach increases the likelihood of finding the right buyer more quickly.
- Building Trust and Relationships:
 Regularly posting engaging content on social media helps agents build relationships and establish trust with potential buyers, which can lead to increased sales and client loyalty

Comparative Advantages Over Traditional Marketing

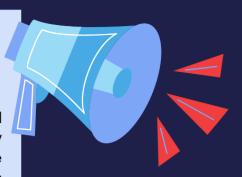
While traditional marketing methods like print advertising and open houses have their merits, they often lack the immediacy and expansive reach of social media. Social platforms enable real-time updates, targeted advertising, and interactive content, which can significantly enhance the visibility and appeal of property listing.

Conclusion

Incorporating social media into real estate marketing strategies offers measurable benefits, including faster sales, greater engagement, and broader reach. Agents and sellers who leverage these platforms effectively position themselves to achieve better outcomes in today's digital-centric market.

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HOMES WITH A SOCIAL MEDIA MARKETING PLAN TYPICALLY:

- SELL 7-10 DAYS FASTER
- RECEIVE MORE COMPETING OFFERS
- SELL FOR 3%-5% MORE ON AVERAGE



By Wendy Knipp Author | Speaker | Founder of Socially Brave™

Let's be real- if you're in real estate, you already know the hustle. You're negotiating deals, chasing leads, keeping clients calm, navigating market changes, and trying to stay one step ahead while showing everyone you've got it all together.

But here's what no one's talking about:

What happens when you start feeling stuck —even while doing everything "right"?

You show up. You work hard. You give and give but you still feel tired, unseen, and unmotivated. And let's not forget the time you spend trying to convince others that your dream matters.

Something's missing—and you can't figure out why you're drained, let's be honest here, it's hard to take yourself seriously when people keep asking- "What's your plan B?" "When are you going to get a real job?"

I've been there, I have found myself playing small too. Why?

Because I was listening to the wrong voices. I allowed too many people into my metaphorical Kitchen—a space meant only for those who truly see you, support you, and match your energy. Instead of protecting that space, I let opinions, passive-aggressive comments, and subtle doubts take up residence.

I didn't realize what was happening because I wanted deep, meaningful connections. I wanted Living Room and Kitchen-level closeness. It never crossed my mind that people I let into my Kitchen could betray me—or worse, sabotage my dreams- but they did.

And that's when I knew: I had to do something about it.

That's why I created the framework I now teach: The Rooms in Your House. It's how I took my power back. It's how I moved forward. And honestly? It's how I am moving confidently into my third act—at 58!

Your Inner Circle Is Costing You More Than You Realize

Ever heard a comment like "I wouldn't run my business like that." Or "Must be nice to create your own schedule?" They sound harmless, but they chip away at your confidence. They take up space in your head—and worse, in your heart. And the truth is, these words carry weight. Especially when they're coming from the wrong people in the wrong "rooms" of your life.

That's why I want you to imagine your emotional life like a house. And every person you know, they live somewhere in it.

- The Curb: These are people you've just met—or those who've betrayed your trust but you've chosen not to remove completely from your life. You wave- they wave. No access to your peace. No access to your emotional energy. They are the furthest from your house.
- The Porch: Surface-level connections networking acquaintances, social friends, and co-workers. You enjoy their company, but you don't get vulnerable. The energy is light. No deep conversations.
- The Living Room: This is where connection starts to deepen. These people hold space for you. They celebrate your wins and check in on your bad days. You can share struggles—without emotional dumping. There's mutual respect here.
- The Kitchen: Sacred space. These are your people. The ones who see the unfiltered you—your messy moments, your dreams, your doubts—and still show up with love, loyalty, and truth.

The Problem

As real estate professionals—especially the high-achievers, the people-pleasers, the ones holding it all together—you've probably let Porch and Curb people into your Kitchen. You're giving the most intimate, most vulnerable parts of your life—your energy, your time, your dreams—to people who haven't earned that access.

And then you wonder why you feel anxious, depleted, or unmotivated.

In a career that already pulls at your time, your heart, and your emotional bandwidth emotional misplacement is one of the most expensive mistakes you can make.

Here's the thing—no marketing plan, CRM, or productivity hack can fix that. But The Rooms in Your House can.

The Real Reason You're Not Moving Forward

Let me introduce you to one of the biggest hidden obstacles standing between you and your next level: Displacement—or what I call The Getting Ready to Get Ready phase.

It's not a brand-new concept. Motivational books talk about it. Speakers mention it. But it never really clicked for me until I gave it a name that made sense, and I hope it clicks for you too.

Displacement feels like progress...but it's not. It's a time thief- It's sneaky.

It's disguised as productivity—researching, brainstorming, tweaking. It keeps you busy, but not better. It burns energy without building momentum.



This is what the Get ready to get ready phase looks like

- Redesigning your listing presentation for the 15th time instead of launching your brand
- Saying yes to every coffee meeting—even when your gut says it's not a fit
- Spending hours on Canva when your buyers are waiting for follow-up
- Helping everyone else with their business but ignoring your own
- Scrolling social media in the name of "research," then falling into comparison quicksand

Look, I get it—we've all done it. We convince ourselves we're "working." But deep down, you know what's really happening? You're avoiding the thing that actually moves the needle.

Why? Because doing the real thing—the bold, visible, dream-driven thing—requires confidence, clarity, and boundaries. It requires you to be seen, and that's scary.

So, we stay in motion without direction. We tweak instead of launch. We help instead of build. We delay instead of decide.

But it's not forward movement. It's displacement—giving your best energy to everything except your dream.

The scary part of it when what occurs when displacement happens

- You don't trust your instincts
- You're surrounded by people who don't get it—or don't support it
- You feel guilty for prioritizing yourself and your dreams

I want you to remember, every time you say yes to someone else's urgency, their opinion, or their energy... you're saying no to your own growth.

Let me be clear about this, the wrong people will take everything you give, no one is going to save you or do it for you.

That's why learning to say, "Not right now—I have a dream to build," isn't selfish. It's necessary. But let's be honest – clarity alone isn't always enough to break free because just as you are gathering momentum, here come other silent saboteurs.

Rationalization: "It's not the right time," "After the holidays," "Maybe next quarter..."
Self-blame: "I should be further along," "Maybe I'm not cut out for this" and now my friend you have the perfect storm.

So NO!—you're not broken and you're not behind. You're just exhausted from carrying the weight of everyone else's expectations.

It's time to stop shrinking, to stop delaying and to stop giving your best to the people in rooms where your dream doesn't even fit.

Why Boundaries Aren't Selfish—They're Strategic

The Rooms in Your House framework isn't just about friendships. It's about clarity, capacity, and choosing alignment over obligation.

Boundaries don't push people away, they protect your peace, your purpose, and your power.

When you protect your Kitchen:

- You stop wasting emotional energy on the wrong people
- You start showing up more fully for your dream clients, your family, and yourself
- You stop asking for permission—and start trusting your instincts again

Real Estate Is a Relationship Business, however lets start with the one you have with yourself!

Success depends on relationships, but the most important one—the one we often ignore —is the relationship you have with **yourself**. If you're constantly -chasing leads that don't respect your time, giving discounts to keep a deal or feeling like you can't ever rest. You've likely let some Porch or Curb voices into your Kitchen.

They're not bad people. They're just in the wrong room and when the rooms are off—your peace, your pace, and your power are all off too.

Want to Inspire Your Team or Audience? If you're reading this thinking, "Oh my gosh, she's talking about me,"—that's because I am. That's what I do, I speak to the part of you that's been holding it all together, while quietly wondering:

"Why does friendship feel harder than it should?" "Why am I second-guessing myself around people I thought I trusted?"

Because in adulthood—especially in highpressure, people-driven careers like real estate —friendships get complicated. The lines between personal and professional blur. You've probably dealt with:

- Friends who mimic your every move, but disappear when you need real support
- Gossip disguised as connection
- Emotional highs followed by silence (we call that love bombing)

- Subtle manipulation from people who say they're cheering you on
- Feeling drained after conversations that were supposed to fill you up

That's why I created The Rooms in Your House.

It's not just a book—it's a life framework for driven individuals who are ready to stop surviving and start fully living. It helps you understand where people belong in your life—and how to stop giving Kitchen-level access to people who haven't earned it.

It's not about cutting people off. It's about seeing clearly. It's about protecting your peace without guilt. And it's about building **mutual**, **honest**, **healthy relationships**—the kind that make you better, not bitter.

E Buy the book → Book me to speak to your agents, your leadership team, or your next women's event → Let's change the conversation—one room at a time. care@theroomsinyourhouse.com

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Join us in celebrating USREOP member Eddie Blanco on his new installment as 2025 Chairman of the Board for the MIAMI Association of Realtors!



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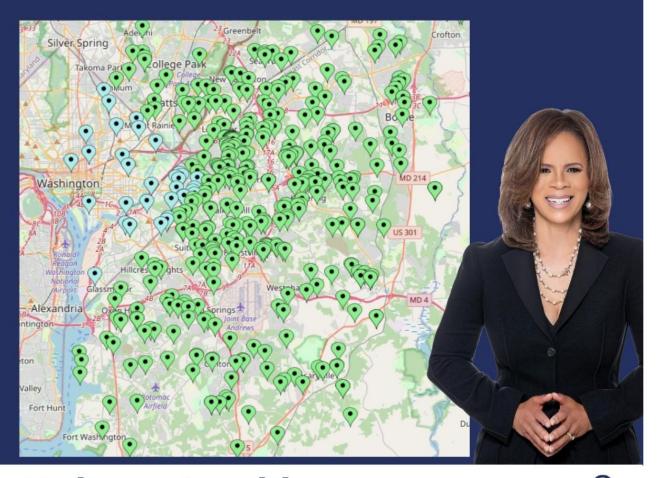






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HOW TO CREATE AN

OUTDOOR SPACE

THATS PERFECT FOR SPRING

by Heather Fujikawa, Founder House Sprucing





Springtime in Dallas is a sweet spot—before the summer heat sets in, we get these gorgeous, breezy days that practically beg us to step outside. It's the perfect season to refresh your outdoor space and turn it into a personal retreat for morning tea, evening gatherings, or lazy weekend lounging. Here's how to create an outdoor space that's both stylish and functional for spring:

1. Define Your Space

Start by thinking about how you want to use your outdoor area. Do you need a cozy reading nook? A dining space for weekend brunches? A lounge for entertaining? Once you decide on the function, use outdoor rugs, planters, and furniture groupings to create defined areas that feel intentional

2. Bring on the Layers

Just like with interiors, layering is key to making an outdoor space feel inviting. Mix materials—think wood, metal, and woven textures—to create depth. Outdoor cushions, throw blankets, and even a statement umbrella can add warmth and personality.

3. Go Green

Spring is all about new growth, so embrace it! Layer in potted plants, hanging planters, and garden beds to breathe life into your space. Low-maintenance options like ferns, lavender will thrive in the Texas sun and add a natural touch.







4. Light It Up

The right lighting can completely transform an outdoor space. String lights create a cozy, magical ambiance, lanterns add a charming glow, and LED candles bring a soft, flickering warmth. For extra impact, consider adding solar-powered pathway lights or sconces to define the space even after sunset.

5. Choose Durable Yet Chic Furniture

Invest in furniture that can handle the elements while still looking beautiful. Weather-resistant wicker, teak, and powder-coated metal are all great options. To keep things cozy, layer in outdoor pillows and cushions made with performance fabrics so they can withstand the occasional spring rain shower.

6. Add the Final Touches

Small details make a big difference. A stylish outdoor tray for drinks, a fire pit for cooler nights, or a statement planter can pull the whole look together. Don't forget a spot to store blankets or extra seating for guests—versatility is key!

With just a few thoughtful updates, your outdoor space can become an extension of your home—a place where you can soak up the best of spring before summer arrives in full force.



Meet Tom and Danielle Galvin

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

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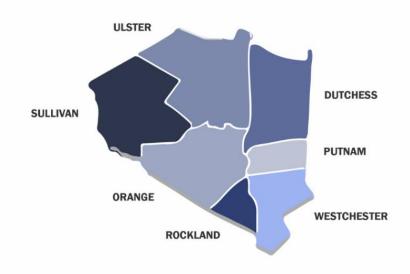


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US REO Partners is a leading, national trade association representing topperforming REO brokers, default services law firms, mortgage servicers, and ancillary vendors in the default servicing industry.

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

PARTNERS IN THE COMMUNITY

ST. JUDE CHILDREN'S RESEARCH HOSPITAL

In 2023, US REO Partners supported St. Jude Children's Research Hospital for a 10th 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.

CONTRIBUTING \$571,000



Research Hospital

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US REO Partners and its members have supported our communities in various ways over the past twelve years.









