

US REO PARTNERS PRINR MAGAZINE

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AI PLATFORMS FOR REAL ESTATE
FIVE WAYS TO UPDATE YOUR HOME
WITHOUT MAJOR RENOVATION

**USREOP CLIENT DINNER &
CHARITY AUCTION**
MEMBER DIRECTORY PG. 35

US REO PARTNERS **PRTNR** MAGAZINE

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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,

As the leaves turn and the market continues to shift, this fall edition of PRTNR Magazine is all about innovation, connection, and community.

Be sure to check out our two Coffee with Clients sessions featuring REO Management Solutions and Xome—each offering valuable insights and perspectives on today's evolving REO landscape. You'll also love our feature article, "Five Ways to Update Your Home Without a Major Renovation," by Dallas-based interior designer Heather Fujikawa, who shares practical and stylish ways to refresh any space.

In this issue's Regional Representative Corner, we're highlighting some of the latest AI tools that can streamline your workflow and elevate your business strategy—proof that technology continues to shape the way we work smarter, not harder.

Don't miss Danielle Galvin's recap of the Xome Summit at The Five Star Conference, capturing key takeaways and industry moments you'll want to revisit. And finally, we're thrilled to share highlights from the US REO Partners Client Appreciation Dinner and Charity Auction—a heartfelt evening that brought our community together for a great cause. A sincere thank you to all our donors and attendees who helped make the event such a success.

Enjoy this fall issue, filled with stories, insights, and inspiration to carry you through the season and beyond.



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Featuring: Jennifer Geller

During our August Coffee with Clients, US REO Partners members had the opportunity to connect with Jennifer Geller, Xome's Director of Agent Relations. Jennifer delivered an engaging discussion packed with actionable insights and strategies for thriving in today's dynamic REO industry.



TELL US ABOUT XOME'S BUSINESS MODEL WITH THE PARENT COMPANY AND YOUR ROLE AS THE AGENT RELATIONS DIRECTOR.

JG: Xome is currently owned by Mr. Cooper and will most likely soon be acquired by Rocket Mortgage. The FHFA has approved the acquisition, and it appears to be moving forward.

As we've been told, Xome will continue operating under the Xome name and maintain business as usual, including continued use of our REO agent panel.

While we handle a large portion of Mr. Cooper's REO assets, we're unable to manage HUD-backed properties due to Xome's relationship with Mr. Cooper.

The REO properties we receive from Mr. Cooper are managed through Cascade. In addition, we recently acquired Rushmore, and that portfolio is managed through Pyramid. I'm seeing that most of our properties and portfolios are coming through the Pyramid platform. I recommend making sure your information is current and up to date on those platforms, in addition to maintaining your Xome certification, which is required.

We also get assets from different sellers such as Freedom Mortgage, Bank of America, and a few others that don't use our panel. We're always looking for clients to onboard that allow us to use our network, but there are a few out there that don't and they will make their own assignments.

As part of my role, I make sure that agents are compliant and up to date in our vendor portal including insurance and license documents. You'll get emails from the vendor desk and often times from me as well. I also handle onboarding for areas where we need an agent or don't have a presence.

COFFEE WITH CLIENTS



ARE THERE CERTAIN CRITERIA AGENTS MUST HAVE TO ONBOARD WITH XOME?

JG: I will say that our criteria are more stringent than most, which I believe is due in part to the size of Mr. Cooper. Like many others, we require E&O, GL, and Workers' Compensation coverage where applicable in your area. The key difference—and the part that often delays the process—is that we require a background check for both the agent and the managing broker. When completing the application, please ensure that whoever you list as your managing broker is willing and able to provide a background check.

ARE YOU SEEING REGIONAL DIFFERENCES IN ACTIVITY ACROSS THE COUNTRY?

JG: I am still seeing an appetite from investors to buy within major MSAs. However, for us, most of the activity seems to be properties located in more rural areas. While I rarely see assets coming through in Los Angeles, there's been noticeable movement in markets like Long Island and in states such as Louisiana, Mississippi, Alabama, Kansas, and West Virginia. These properties tend to have lower values, so it's surprising investors aren't showing more interest—maybe it's due to the difficulty of renting in those areas.

WHAT DO YOU SEE COMING FOR 2026?

JG: I tend to have a naturally positive outlook, which can sometimes backfire! That said, during our internal meetings, there's been a lot of discussion about changes to the number of times a borrower can qualify for a loan modification on their mortgage. If that number is lowered or capped, it could potentially lead to an uptick or increase in activity.

WHAT SETS AN AVERAGE REO BROKER APART FROM A HIGH-PERFORMING ONE?

JG: Aside from completing your tasks on time and being accurate, the best brokers are those who truly listen to the asset manager. It's important to get a sense of how the asset manager prefers to communicate—do they like phone conversations, or do they prefer email? Use the system of record for emails, and make sure you're in tune with their preferred communication style. Even when conversations happen verbally, it's a good idea to document key points in the system for reference. Another thing is to read the guidelines - they are not all the same!



If you're interested in participating in Coffee with Clients please contact us at Info@usreop.com

This was a Members Only event. USREOP Members can view this full interview video via the USREOP website at www.USREOP.com/members/webinars-presentations.



Featuring: Michele Post & Danielle Armstrong

US REO Partners members enjoyed an insightful hour with Michele Post, Senior Manager of REO Sales, and Danielle Armstrong, REO Agent Manager at REO Management Solutions. They shared valuable strategies for today's REO professionals, offering perspective on market trends, communication best practices, and strengthening partnerships between agents and asset managers.



MANAGEMENT SOLUTIONS

CAN YOU TELL US A BIT ABOUT REO MANAGEMENT SOLUTIONS AND YOUR ROLE WITHIN THE COMPANY?

MP: REO Management Solutions is a vendor for PHH—now known as Onity. We continue to provide the same services we did under RMS. One of the things that makes us unique is the longevity and experience of our team. Many of us have been together since the early RMS days, giving us a good understanding of every aspect of the business. We manage the REO portfolios for PHH Mortgage and a few others, such as Longbridge and Celink.

MP (cont.): I've been with the company for 14 years. I started with RMS as an asset manager in 2011 and later transitioned to a file manager. From there, I became the agent training manager when Fannie Mae was one of our largest clients, focusing on agent oversight—which is how I got to know so many of you. I was the one sending out those monthly agent emails many of you remember and leading training sessions. We even hosted several events in Dallas and one in Houston years ago.

Following my roles as an asset manager, file manager, and agent trainer, I now lead the REO Sales Department. In addition to overseeing the asset managers, I also manage the evictions team, closing department, and provide support wherever it's needed within the REO Sales group.

DA: I'm currently an REO Oversight Asset Manager and have been with RMS since 2022. I joined the team when RMS acquired the Champion portfolio from Nationstar/Mr. Cooper. My role is pretty diverse—I assist Michele with various projects, handle document execution (you'll often see my name on

COFFEE WITH CLIENTS



DA (cont.): signed documents), and help manage scorecards with title vendors. I also collaborate with First Loss Guarantee on scorecard reviews, contribute to reporting, and assist with agent onboarding.

A fun fact I often share is that my dad worked in REO when I was growing up, so we used to spend weekends visiting REO properties together. I suppose it is something I was born to do!

I began my career about 15 years ago at CoreLogic in 2010 as a pre-marketing assistant and then moved into an asset manager role. That experience led me to NationStar, which became Mr. Cooper, where I worked as an REO asset manager and helped develop the company's scorecard program. I'm happy to be a part of RMS — and I'm really enjoying the people and the work we're doing here.

DO YOU FEEL THAT INTEREST RATES, INVESTOR ACTIVITY, AND/OR ECONOMIC UNCERTAINTY ARE AFFECTING REO?

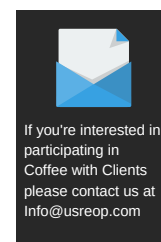
MP: From an inventory standpoint, no — our foreclosures are obviously driven primarily by the death of the property owner or situations where the loan balance is too high for the property to be sold and pay off the debt. So, it is a little bit different when we are dealing with reverse mortgages.

MP (cont.): However, I think it has impacted our ability to convert once we have a property to be listed to get an offer that a client would be willing to accept. People just aren't buying like they were before.

WHAT ARE SOME TRAITS OR CHARACTERISTICS THAT YOU WOULD VALUE THE MOST IN AN REO BROKER TO HELP YOU IN OFF LOADING INVENTORY?

DA: From feedback across our group, engagement and strong communication are at the top of the list. We look for agents who are proactive and responsive, consistently delivering high-quality BPOs and MLS listings with accurate, up-to-date photos.

MP: In addition to communication, a willingness to go above and beyond — taking that extra step — truly makes a difference. The “new REO mindset” is about leveraging today's technology and data tools to work smarter. You can take this opportunity to market the property in the best possible light while also highlighting your professionalism and value.





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Networking & Marketing Opportunities				✓
Value for Money	✓		✓	✓
MBA Membership Benefits				✓
Monthly Market Trends Report				✓
Monthly Member Mastermind			✓	✓
Professional REO Video Marketing Tool				✓

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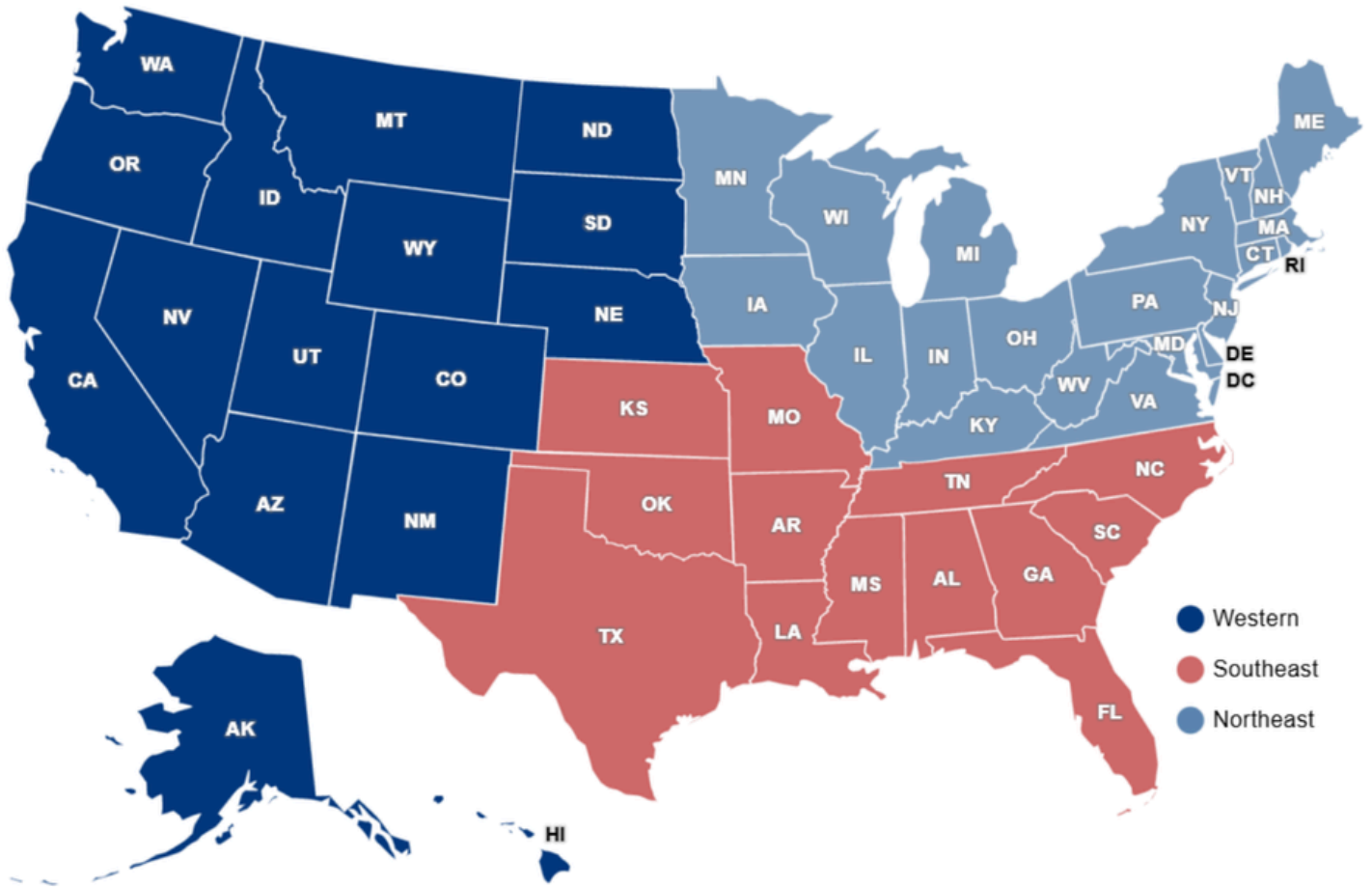
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REGIONAL REPRESENTATIVE'S CORNER

By: *Monica R. Hill & Serina Lowden*
Western Regional Representatives, US REO Partners

THE TOP 5 AI PLATFORMS EVERY REAL ESTATE PROFESSIONAL SHOULD BE USING RIGHT NOW

How to Work Smarter, Close Faster, and Still Have Time for a Life You Love

Let's be honest — between juggling clients, contracts, closings, and caffeine, real estate professionals are often one good deal away from losing their minds. The industry moves fast, the market shifts faster, and if you're still doing everything manually, you're playing the game with a typewriter in a tech world.

Artificial Intelligence (AI) is no longer some sci-fi buzzword — it's the new power partner every savvy real estate professional needs. Think of AI as your 24-hour assistant, marketing manager, researcher, and strategist — all rolled into one tireless, never-needs-coffee teammate.

Whether you're a seasoned broker, a new agent, or running a full-service team, these five AI platforms can save you hours a week, slash your busywork, and help you focus on what you do best — building relationships and closing deals.



1. CHATGPT Your Personal Assistant with a Brain

When you hear “AI,” you probably think ChatGPT — and for good reason. It's the Swiss Army knife of productivity. This conversational powerhouse can draft listing descriptions that sparkle, write email campaigns that actually sound like you, and even brainstorm creative marketing ideas on the fly.

Picture this: You get a new listing at 11:30 p.m. and need a catchy MLS description before bed. ChatGPT will write it faster than you can find your reading glasses — and it'll make it sound like HGTV meets luxury lifestyle.

Pro Tip: Feed ChatGPT details about your voice, brand tone, and target market. The more personality you give it, the more personalized your content will be. Think of it as your digital clone — minus the attitude.

2. CANVA MAGIC STUDIO

➔ Design Without the Designer

If you've ever spent hours tinkering with marketing flyers or social media posts, Canva's AI-powered Magic Studio is about to become your new best friend. It turns basic ideas into jaw-dropping visuals — automatically resizing, rewriting text, or removing photo backgrounds with a single click.

You can create listing flyers, open house invites, branded Instagram carousels, and even video reels that look like they came straight from a high-end agency.

Power Play: Use Magic Write inside Canva to instantly generate ad copy, captions, or blog intros. Pair it with your property photos, and voilà — a complete campaign in under 10 minutes.

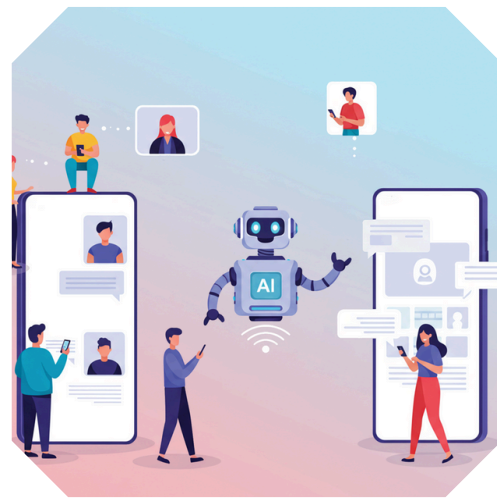
3. JASPER AI

➔ The Content Creator's Secret Weapon

Jasper AI is the marketing maven's dream come true. Designed for professionals who need consistent, high-quality content, Jasper helps create polished blog posts, newsletters, and ad campaigns that convert browsers into buyers.

Its templates are built for business, not hobbyists — meaning you can produce an entire month's worth of client outreach emails, SEO-optimized blog posts, and Facebook ads before your morning coffee gets cold.

Boss Move: Create "brand voice" templates in Jasper so every post and ad sounds authentically you. No more copy-and-paste monotony. You're building a recognizable, professional brand voice that stands out in a noisy market.



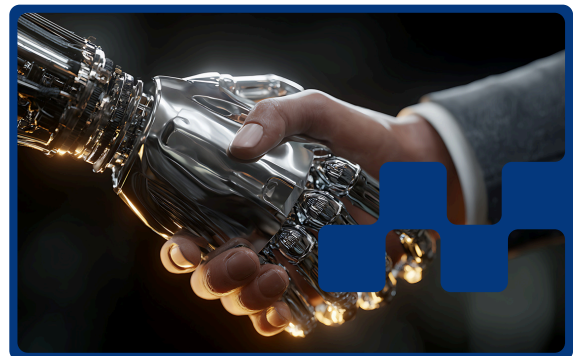
4. NOTION AI

➔ Organize Like a CEO

Ever feel like you're drowning in sticky notes, emails, and property updates? Notion AI can help you turn chaos into calm. It's an all-in-one workspace that organizes everything — client pipelines, project timelines, property research, and even your personal goals — with a touch of automation.

Use Notion AI to summarize meeting notes, create task lists, and even write follow-up messages. Think of it as a digital command center where your business (and your brain) can finally breathe.

Pro Tip: Set up a shared workspace for your team. Assign tasks, track closings, and keep everyone aligned — no more "Who sent that?" emails.



5. PICTORY

Turn Your Content Into Video Gold

Video is king in today's market, but editing can be a nightmare. Pictory takes your blog posts, listing write-ups, or even long-winded social media captions and turns them into engaging videos — automatically.

Upload your text, pick a style, and Pictory pairs it with music, visuals, and captions. Boom — you've got video content ready for Instagram, YouTube, and your listing site in minutes.

Power Play: Use Pictory for short “market update” clips or client testimonials. It's a perfect way to stay visible and relevant without spending hours learning video editing software.



THE REAL ESTATE EDGE: WHERE AI MEETS AUTHENTICITY

Here's the truth: AI isn't here to replace real estate agents — it's here to enhance them. No algorithm can replace your intuition, empathy, or negotiation skills. But it can take the heavy lifting off your plate so you can do more of what makes you money — connecting with people.

The most successful real estate professionals in this new era will be the ones who know how to blend tech with touch. They'll use AI to handle the grind while they master the shine.

Boss Move: Don't wait until “everyone's doing it.” The early adopters of AI will dominate the next wave of real estate success. Start small, experiment, and let these tools help you reclaim your time, your creativity, and your peace of mind.

FINAL WORD

Artificial Intelligence is your new business partner — one who never sleeps, never forgets, and always delivers. With the right tools, you can turn the chaos of real estate into a smooth, profitable, and even fun operation.

So grab your laptop, pour that coffee, and start exploring. The future of real estate isn't coming — it's already here. And with these five AI platforms in your toolkit, you're not just keeping up... you're leading the way.

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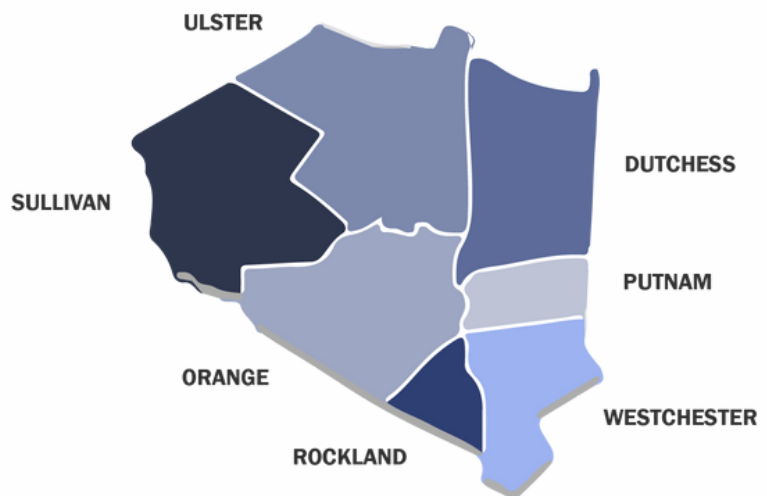
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Five Ways to Update Your Home Without a Major Renovation

*Heather Fujikawa
House Sprucing Design &
Decor*



Let's be honest—renovations can be overwhelming. We love a good before and after moment at House Sprucing, but we know, that sometimes a full renovation can't happen right away. But what if we told you that you don't need a sledgehammer to give your home a fresh, updated feel?

At House Sprucing, a Dallas-based interior design firm, we love helping homeowners create beautiful spaces. Whether you're in a high-rise in Uptown or a charming home in Highland Park, these five design updates will breathe new life into your space without tearing down a single wall. And when you're ready for those major renovations? We're here for that too!

1. Never underestimate the power of a fresh coat of paint

Never underestimate the power of a fresh coat of paint! A new color can instantly transform a room, making it feel brighter, bigger, or cozier —depending on the vibe you want.

Paint Trends We Love:

- Warm Whites & Soft Neutrals – Perfect for a clean, sophisticated look (try Benjamin Moore’s Swiss Coffee or Sherwin-Williams Alabaster).
- Deep, Moody Hues – Think rich navy, charcoal, or forest green for a bold and cozy feel.
- Earthy, Natural Tones – Inspired by Texas landscapes, warm terracotta and muted greens add warmth and character.

2. Upgrade your lighting

Lighting is the unsung hero of interior design. If your space feels dated, it might be because your fixtures haven’t had an upgrade in years! Swapping out old lights for something more modern and intentional can completely change the ambiance of a room.

Easy Lighting Upgrades:

- Replace outdated chandeliers with sleek, modern pendants.
- Swap builder-grade flush mounts for stylish statement fixtures.
- Add dimmers to create a warm, inviting glow.

Pro Tip: Layer your lighting! A mix of overhead, table, and accent lighting creates depth and coziness in any room.



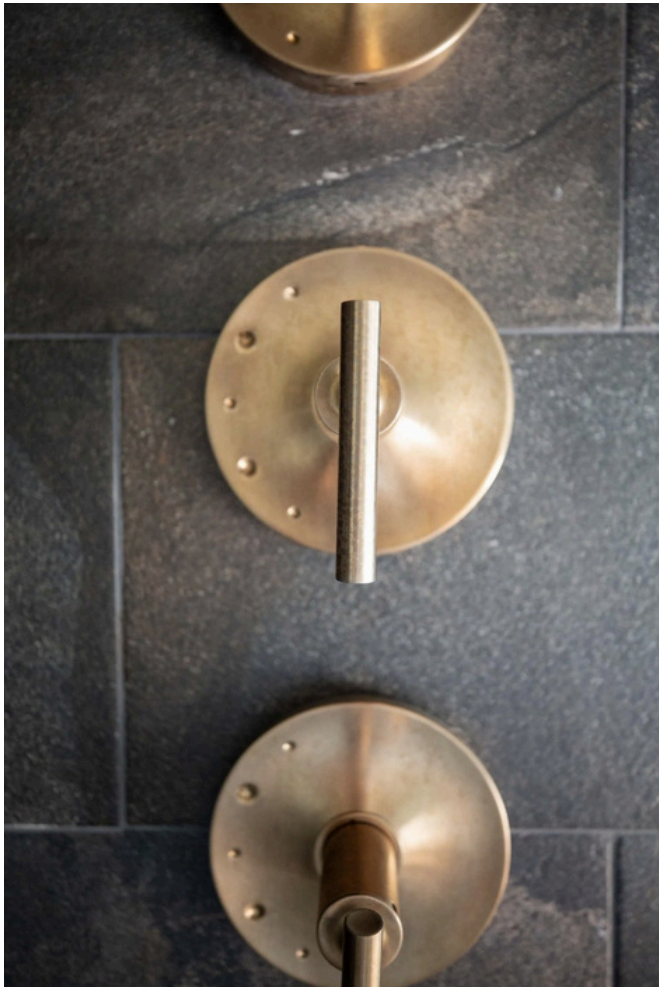
3.

Style your home like a designer

Ever notice how designer homes always feel polished and intentional? That’s because every piece is curated with purpose!

Ways to Refresh Your Styling:

- Rearrange your furniture for better flow.
- Layer in textured throw pillows and cozy blankets.
- Style your bookshelves with a mix of books, art, and decorative objects.
- Swap out dated decor for modern, timeless accents.



4.

Update hardware and fixtures

Want a budget-friendly update with a big impact? Swap out cabinet hardware, faucets, and doorknobs for something fresh and modern.

Instant Upgrades:

- **Kitchen & Bathroom:** Replace old drawer pulls and faucets with sleek brass, matte black, or polished nickel.
- **Doors:** Swap standard doorknobs for something with more personality.
- **Furniture:** Give dressers or nightstands a facelift with new knobs or pulls.

4. Add custom window treatments

Window treatments are one of the most overlooked details in home design—but they make a huge difference in elevating a space.

Best Window Upgrades:

- Swap basic blinds for floor-length drapes.
- Choose woven shades for a natural, organic feel.
- Opt for motorized shades for a high-end, functional upgrade.



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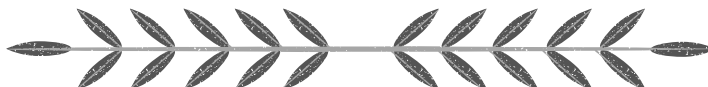
Remembering...



DR. CHERYL TRAVIS-JOHNSON

VRM recently announced the passing of Dr. Cheryl Travis-Johnson, Executive Vice President and Chief Operating Officer of VRM Mortgage Services. Cheryl dedicated over 30 years to advancing the housing industry. Prior to joining VRM in 2008, Cheryl was Director of REO Sales Operations for Freddie Mac. She was passionate about financial empowerment and helping others, both professionally and personally.

Our thoughts and prayers go out to Cheryl's family and our friends at VRM.



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XOME REO ASSET MANAGEMENT SUMMIT

by Danielle Galvin
Regional Representative, USREOP



Xome hosted an informative summit structured as a "speed dating" event, where attendees engaged at multiple stations with all levels of the Xome team explaining each phase of the Xome REO process, from assignment to closing. The summit also introduced new features, such as Xome Auctions for traditional properties, which are accessible both directly by sellers and via Realtors.

The primary objective was to enhance our effectiveness as Xome agents, with in-depth discussions and answering our questions. Topics included assignment procedures, initial inspections, repairs, cash for keys, title matters, and closing processes, with direct input and questions from Realtors. The message consistently conveyed both how we could offer support to them, and how they can assist us in return.

They also showed the auction process from the company's perspective and the Xome auction platform from their view. Most notably, communications were invaluable, highlighting the significance of events like the Five Star Conference for building relationships with clients and customers. These opportunities are essential for addressing challenges and advancing our work in the REO industry. Thanks to Xome for this session!

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An unforgettable evening unfolded at Krimson Park as guests enjoyed a gourmet meal catered by the renowned Liam's Steakhouse in Dallas' historic West End. The aroma of perfectly grilled steaks and the warmth of good company set the tone for a night filled with generosity and heart.

Thanks to the incredible support of our donors and spirited bidding during the auction, we proudly raised nearly \$50,000 for St. Jude Children's Research Hospital. Every contribution represents hope, healing, and the power of community coming together for a cause that truly matters.

We extend our deepest gratitude to everyone who attended, donated, or helped make the evening possible. Your kindness turned a beautiful dinner into something extraordinary. We're humbled by what we accomplished together—and already inspired to make next year's event even more memorable.







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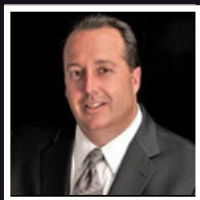
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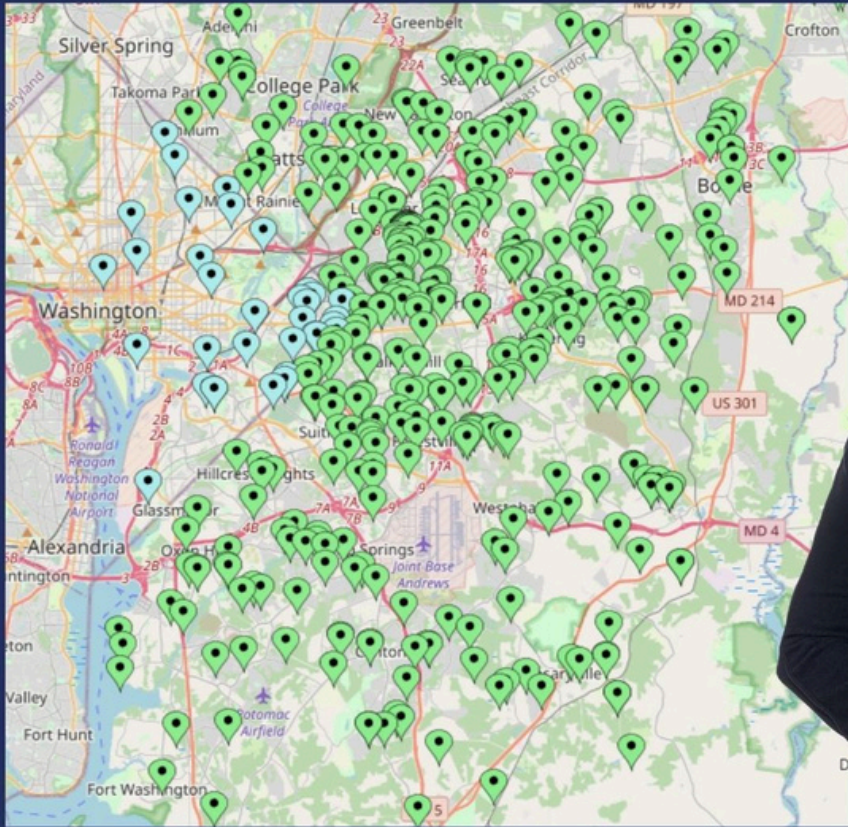


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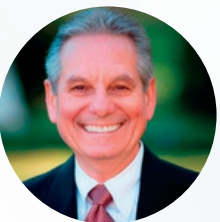
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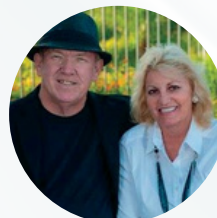
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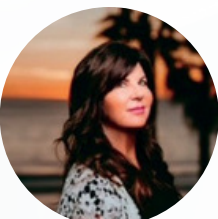
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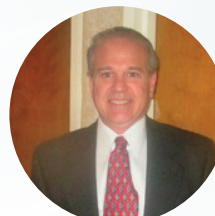
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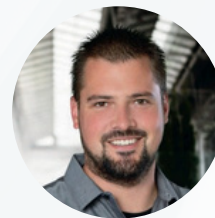
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