

US REO PARTNERS PRINR MAGAZINE

THE OFFICIAL
PUBLICATION OF US REO
PARTNERS

VOLUME 7: ISSUE 1



LIGHTING FOR REO

MEMBER DIRECTORY PG. 25

STANDING IN THE GAP FOR OUR
VETERANS



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

CONTRIBUTORS

Sharon Bartlett, US REO Partners
Ed Laine, eXp Realty
Melissa Hancock, US REO Partners

ADVERTISING

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

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



CONTENTS



08

THE REO AND DISTRESSED ASSET LANDSCAPE



12

CHASING THE RIGHT LIGHT FOR LISTING PHOTOS



18

STANDING IN THE GAP: HOW THE REAL ESTATE INDUSTRY CAN HELP VETERANS FACING FORECLOSURE OR HOMELESSNESS

- 04 EDITOR'S NOTE**
- 06 COFFEE WITH CLIENTS: NOLAN TURNER**
- 08 REGIONAL REPRESENTATIVES CORNER WITH ED LAINE**
- 12 CHASING THE RIGHT LIGHT FOR LISTING PHOTOS**
- 18 STANDING IN THE GAP: HOW THE REAL ESTATE INDUSTRY CAN HELP VETERANS FACING FORECLOSURE OR HOMELESSNESS**
- 25 USREOP MEMBER DIRECTORY**

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



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



WWW.USREOP.COM

EDITOR'S NOTE

Dear readers,

As we settle into winter, this season's edition of PRTNR Magazine is all about connection, perspective, and showing up where it matters most—both in business and in our communities.

Be sure to check out a special Coffee with Clients session featuring Nolan Turner of Carrington, where real conversations take center stage and practical insights meet authentic relationship-building. It's a great reminder that meaningful client engagement doesn't have to be complicated—it just has to be intentional.

If listings are on your radar (and when aren't they?), you won't want to miss "Chasing the Light for Listing Photos" by Melissa Hancock. This article is packed with smart, actionable tips that highlight how thoughtful photography can elevate a property's story and ultimately drive stronger results.

Our staple section, the Regional Representative Corner, returns with an in-depth look at the REO & Distressed Asset Landscape. This snapshot of what's happening regionally continues to be one of our most valuable resources, especially in a market that demands adaptability and insight.

I'm also honored to contribute "Standing in the Gap," an article close to my heart that shares practical guidance on supporting our veterans both pre- and post-foreclosure. It's a call to action for our industry to lead with knowledge, compassion, and purpose when working with those who have served.

Thank you for being part of the PRTNR community. I hope this winter edition informs, inspires, and equips you as we move into a new year with clarity and intention. Stay warm!



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



EMAIL SHARON.BARTLETT@USREOP.COM



Troy Capell

Founding Member, President

troy@usreop.com

818.571.7390

Quantum Real Estate Group



Steve Modica

Founding Member, Vice President

steve.modica@usreop.com

954.270.7770

Real Estate Home Sales, Inc.



Scott Larsen

Founding Member, Treasurer

scott.larsen@usreop.com

801.698.2788

Revolution Realty & Management



Earl Wallace

Founding Member, Corporate Secretary

ewallace@wallacelaw.com

949.748.3600

Wallace, Richardson, Sontag & Le, LLP



Phil Chernitzer

Founding Member, Director Emeritus

phil.chernitzer@usreop.com

703.244.2733

Famous Services, LLC / REO Real Estate



Cathy Davis

Founding Member, Director Emeritus

stlouisreo@aol.com

314.413.5279

Mid America Property Partners



Featuring: Nolan Turner

In October, USREOP welcomed Nolan Turner, Managing Director at Carrington, for a “Coffee with Clients” call. Widely recognized as a leading voice in data-driven insights, Nolan shared key takeaways from a presentation he gave at a FORCE event. He offered a timely perspective on the current REO landscape, market trends, and the importance of strong industry relationships.



TELL US ABOUT YOURSELF, YOUR BACKGROUND AND YOUR ROLE AT CARRINGTON.

NT: I have been at Carrington for about 16 years. Carrington is the fifth-largest government servicer in the United States. We service over 1 million loans, or approximately \$220 billion in unpaid principal balance. We are the 15th-largest servicer overall. We also originate between \$500 million and \$1 billion a month in brand new mortgage loans.

NT (cont.) Within the hedge fund, Carrington has acquired approximately \$550 billion in mortgage servicing rights, non-performing loans, and other whole-loan type products, and also owns title and real estate businesses.

Carrington has managed and dispositioned over one million single-family assets, with involvement across every stage of the mortgage loan lifecycle.

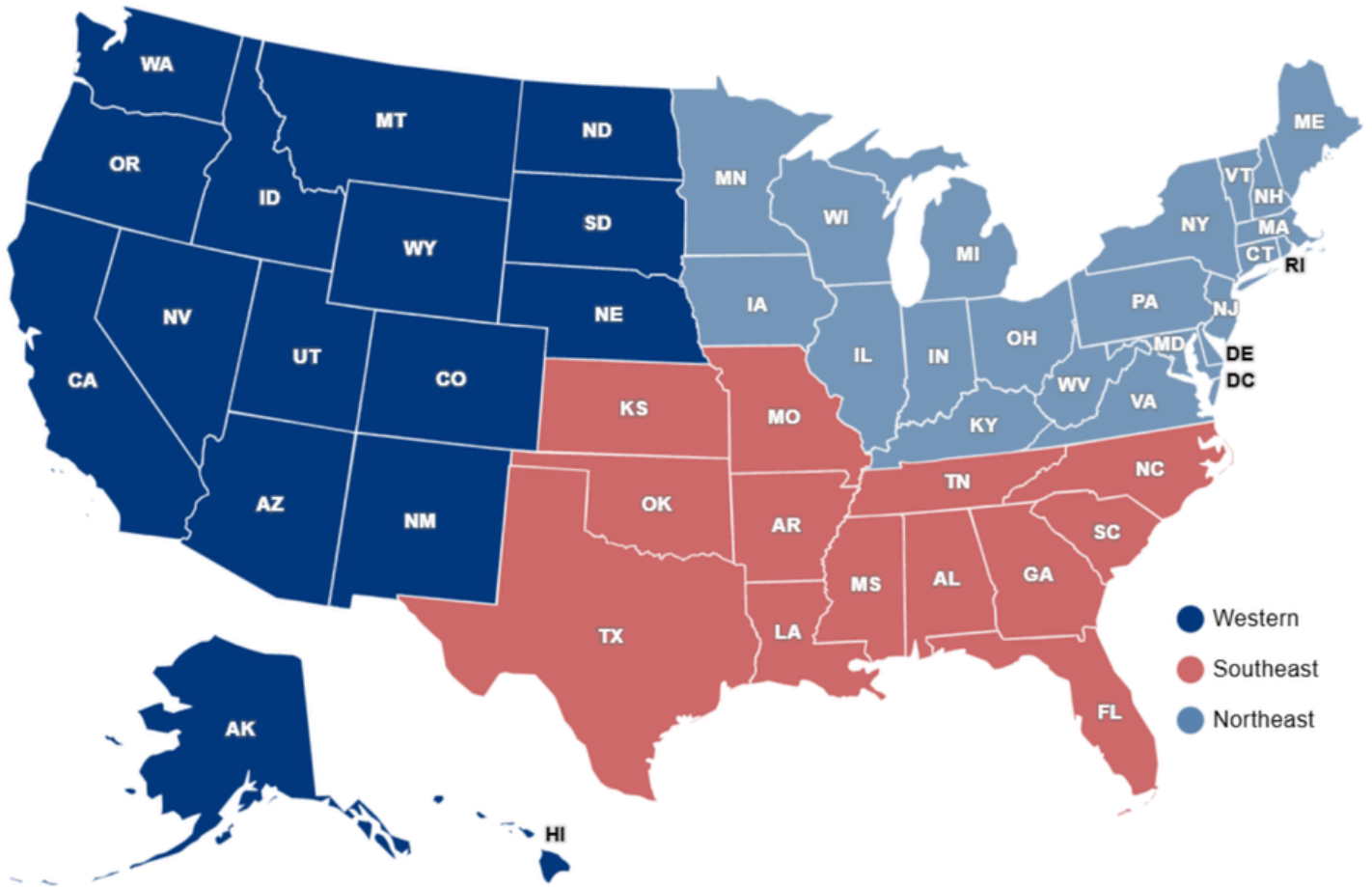
I currently serve as Managing Director of the holding company, overseeing growth, revenue, and profitability across the 8 businesses, including 4,000 employees, as well as strategic initiatives and key partnerships.

I hold a Ph.D. in Cognitive Psychology, along with two MBAs—one in Quantitative Analytics and another in International Business. So I’m a statistics kind of guy, but also a quantitative, qualitative guy. With that background, I often found that data from various sources didn’t align with what I was observing firsthand. That disconnect led me to begin collecting and analyzing my own data to uncover true market trends, free from media spin or outside influence.

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 BY REGION

MEET YOUR REGIONAL REPRESENTATIVES



Lead Regional Rep



Ed Laine

Western Region



Monica Hill



Serina Lowden

Southeast Region



Eddie Blanco



Danielle Galvin

Northeast Region



Melanie Gamble



Todd Yovino

REGIONAL REPRESENTATIVE'S CORNER

By: Ed Laine

Lead Regional Representatives , US REO Partners
Managing Broker for eXp Realty, LLC

THE REO AND DISTRESSED-ASSET LANDSCAPE HEADING INTO 2026: What I'm Seeing and Why It Matters

Almost forty years deep in the rhythm of credit swings, one thing stands clear: REO shows up quiet and alone. Not once has it stamped its arrival with one bold newsflash. Instead, small signals pile up - missed payments piling higher, exhaustion setting in among servicers, families tightening their belts, and systems creaking under strain. Only when those threads tighten does REO emerge: halted auctions, fewer bidders, then at last - properties handed back. This is how I see things heading into 2026.

1. WHERE REO "IS" RIGHT NOW: MORE MOTION, NOT A WAVE

In 2025, things are starting to feel more uncomfortable in the market - not quite falling apart though. According to the Mortgage Bankers Association's annual look at late payment, delinquencies crept higher during Q3. Foreclosures began moving faster too, hitting loans at a pace of 0.20 percent by quarter's end. Meanwhile, ATTOM logged 101,513 homes tangled in foreclosure work during Q3. That number climbed 17 percent verses last year's numbers. Later data pointed to an uptick again: filings jumped 21 percent from the previous November despite a drop the month before.



What stands out is how early-stage stress often surfaces when the economy stops booming - with slight upticks in bad behavior along with rising foreclosure counts each year. Think of it like seasonal shifts: things get busier, adjustments happen, yet patterns differ across regions instead of unfolding everywhere the same way.

2. DEFAULT SERVICING IN 2026: THE RETURN OF "OPERATIONAL DISTRESS"

A strange twist for 2026 is that the real limit might not come from borrower defaults, but from *how fast the system can handle them*. With more cases flowing in from nearly zero, servicers once again deal with old struggles.

With more borrowers stepping into delinquency sooner comes a rise in handling options like modified terms or partial recoveries - making oversight and execution harder as volumes grow.

In one snapshot the data might look steady across states, yet hidden shifts happen under the surface. Where loans

are handled - judicial or not - shapes how fast problems move through the system. Same number showing defaults today, but outcomes differ sharply based on regional processing styles.

When deals pile up, problems start showing. Empty units become a concern. Delayed repairs hide in the shadows. Insurance struggles pop out. Homeowners associations or local rules cause friction. The result is that all your REO tasks take longer to work through.

That is why I think 2026 might seem more packed than recent years, even though overall numbers may not show much change. For those handling loan servicing by default, things could feel tighter, regardless of the surface trends.

3.NPLS IN 2026: SELECTIVE SUPPLY, WIDER DISPERSION, HEAVIER DILIGENCE

Looking at banking and lending, broad-based risk indicators have not lit up across the country. The FDIC noted in 2025 that certain loan counts are rising - particularly in segments of commercial property lending at large banks- but most overall indicators remain stable ([FDIC] [3]). This distinction matters: it suggests that nonperforming loan volumes are unlikely to surge uniformly. Instead, stress may emerge unevenly, varying by region, asset type, and loan vintage.

By early 2026, the following dynamics may emerge:

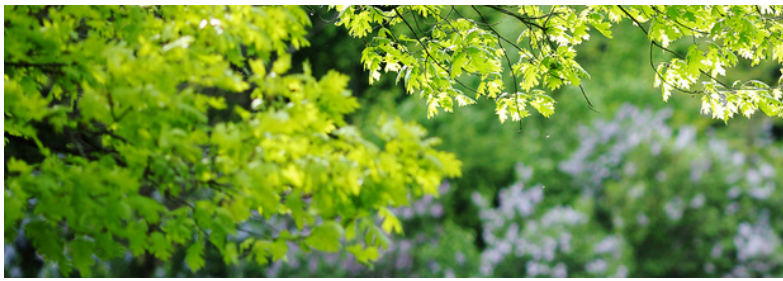
- Messy middle assets: These loans sit outside clean classifications, caught between recovery and full write-down. Borrowers often remain under

- financial strain, property conditions vary widely, and documentation trails frequently lack clarity.
- As home auction outcomes become less predictable, spread widths tend to widen. Investors factor in delays, court-related risks, and localized construction costs—particularly when loan performance shifts without warning. This unpredictability amplifies investor caution.

Top-performing investors focus less on ideas and more on execution. Success comes from translating analysis into outcomes—renegotiating terms, securing accelerated payments, or moving efficiently through foreclosure when necessary.

(Market discussion increasingly includes re-performing and near-performing loans, indicating that not all distressed assets are moving directly toward default.)





4. DISTRESSED PROPERTIES BEYOND CLASSIC REO: WHERE THE VOLUME CAN HIDE

By 2026, signs of real trouble might not always mean a home ends up in someone else's hands. Sometimes stress appears far earlier- long before any official warning lights go off. Not every crack leads straight to auction.

1. Pre-foreclosure retail exits: homeowners with equity choosing to sell rather than fight the timeline.
2. Heirs / probate + deferred maintenance: not always delinquency-driven, but functionally "distressed" from an execution standpoint. Stress hits landlords when cash stops flowing - especially if insurance or taxes climb, property values dip, or rentals stall.
3. From time to time, empty units or ignored issues pop up - known as "zombie" risks - and although they're not leading concerns, people in charge keep an eye on them since they shape how areas suffer and expenses pile up for building upkeep.

What stands out is how different -and harder to manage- the 2026 outlook might be. It won't just be about counting properties like before. Expect more variety mixed with deeper logistical challenges.

5. MY 2026 OUTLOOK: RISING WORKOUTS, MODERATE REO GROWTH, LOCAL SPIKES

1. A spike in regular servicing tasks happens when late payments start returning to usual levels after a long period that was exceptionally quiet for such events.
2. NPL and distressed-paper activity remains active but selective, with deeper diligence and heavier pricing for timeline/capex uncertainty.
3. In scattered areas, REO levels climb - particularly where price pressure, rising costs like insurance or taxes, or job uncertainty hit hardest; yet across many regions, inventory stays narrow thanks to solid investor positioning along with basic market logic: some lenders still prefer selling rather than forcing loans.

Put simply, 2026 isn't shaping up as one nationwide foreclosure disaster so much as a patchwork where deals unfold differently from place to place - shaped by speed, legal adherence, plus honest handling of property flaws and delays.

So, what can/should you do as an REO Broker? Market yourself widely and crush that first assignment. Period. There are so many "Broker Networks" that have seen attrition; this is your chance. Just don't think the "heyday" of 300 assets at a time is coming. It's not.





1st choice
Real Estate Services, Inc.



1ST CHOICE
REAL ESTATE SERVICES

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

Meet Tom and Danielle Galvin

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

TOM A. GALVIN

BROKER, BS REAL ESTATE, AHWD
1stchoice.tom@gmail.com
Cell: 850-933-5094

DANIELLE GALVIN

REALTOR, BSBA, MBA, SFR, CLG, RENE,
C2EX, AHWD, PSA, Regional Rep USREOP &
Past President Tallahassee Board of Realtors
1stchoice.danielle@gmail.com
Cell: 850-933-3953



www.1stchoicehouse.net



850-893-7221



1530 Metropolitan Blvd, Tallahassee, FL 32308



Monica Hill

Broker & Owner

USREOP Western Regional Representative

*REO Expert Serving Los Angeles, Orange,
Riverside, San Bernardino & San Diego Counties*



(951) 834-8687



www.dreamteamsells.com



mvp4realestate@gmail.com





Chasing the *Right* Light

Why Time of Day Can Change a Property's Value

by Melissa Hancock, Creative Director, US REO Partners

As photographers, we learn early on that light is never neutral. It shapes, softens, reveals, and sometimes disguises. In real estate photography, light does more than make a room “look nice”—it quietly influences how a buyer feels about a space before they’ve read a single detail of the listing.

The same home photographed at two different times of day can tell two very different stories. One feels open, warm, and welcoming. The other may appear smaller, flatter, or colder—even if nothing about the home itself has changed.

Light and the Illusion of Space

Natural light has a remarkable ability to expand a room visually. When sunlight enters at the right angle, it defines corners, lifts ceilings, and creates gentle contrast that gives a space depth. Rooms feel larger not because they are larger, but because the light allows the eye to travel comfortably.

Midday light often fills a space evenly, which can be ideal for clarity, but early morning or late afternoon light tends to add dimension- soft highlights along walls, subtle shadows that give shape to architecture, and a sense of flow from room to room.

So When Is the Best Time of Day?

While there's no single perfect hour for every home, there are reliable guidelines photographers use to choose the most flattering window.

East-facing homes:

- These are often best photographed in the morning, when soft sunlight brightens the front of the house and main living spaces. Morning light feels fresh and optimistic—an excellent tone for family homes and traditional interiors.

West-facing homes:

- These typically shine in the late afternoon, when warmer light adds richness and depth. This timing works especially well for open floor plans, warm-toned finishes, and homes meant to feel cozy and inviting.

North-facing homes:

- North-facing light is cooler and more consistent throughout the day. Mid to late morning often offers the best balance—bright enough to feel open without the harsh overhead contrast of midday.

South-facing homes:

- These receive the strongest light. Early morning or later

afternoon is usually ideal, when the light is directional rather than overpowering. This helps avoid blown-out windows and harsh shadows.

Interiors Follow the Sun, Too

Exterior orientation matters, but interiors should guide timing of capturing REO photos. Living rooms, kitchens, and primary bedrooms benefit most from natural light, so photographers often plan sessions around when those key spaces are brightest and most balanced.

Tricky Interior Bathrooms

When a bathroom has no natural light- and sometimes no electricity- the goal is simple: show it clearly and move on. Use soft, portable lighting, keep it off to the side to avoid glare in mirrors, and light the space evenly rather than dramatically. Choose straightforward angles that show layout and fixtures, not mood. In a pinch even a simple flashlight or phone light can work when softened through a white paper towel or cloth, creating gentle, usable light without harsh glare.

Clean, honest images help buyers understand the space quickly, even when ideal lighting isn't available.

Light and Condition: A Gentle Honesty

Natural light also influences how a home's condition is perceived. Soft, directional light smooths transitions and keeps surfaces readable without being harsh. Strong overhead light, by contrast, can exaggerate textures and imperfections. The goal isn't to disguise a home—it's to present it clearly, kindly, and accurately.

Why Timing Matters More Than Editing

Editing can refine an image, but it can't replace authentic light. Shadows created naturally feel believable. Highlights created by the sun feel trustworthy. When photos feel real, buyers trust them more. Choosing the right time of day allows a home to be shown honestly at its best, without relying on heavy post-processing.

A Small Shift That Makes a Big Difference

Great real estate photography is rarely about dramatic tricks. It's about thoughtful choices—especially when to arrive. When a home is photographed at the right time of day, it doesn't just look better. It feels better. And that feeling is often what turns interest into action.

The goal isn't to disguise a home— it's to present it clearly, kindly, and accurately

stratwell

Built on Trust. Driven by Results.

Stratwell's award-winning team combines 18+ years of REO experience, a robust network, and proven compliance systems to deliver fast, seamless results from valuation to close. Led by Eddie Blanco, Chairman of the Miami Association of Realtors, Florida's #1 small team turns assets into outcomes.

PARTNER WITH US
VISIT STRATWELL.CO
OR CALL 305-614-7129



**ISLAND
ADVANTAGE[®]**
REALTY

New York's Finest Provider of
Default Real Estate Solutions
Since 1988



Todd Yovino
Broker/Owner

Serving Metro New York & Long Island

Todd@iarny.com
631-820-3400

www.islandadvantage.com

IT'S ALWAYS BEEN A MATTER OF TRUST MITIGATING YOUR RISKS | MAXIMIZING YOUR RETURNS



YOU CAN COUNT ON STRENGTH THROUGH LEADERSHIP AND WISDOM THROUGH EXPERIENCE



RELIANCE



SINCERITY



COMPETENCE



CREDENCE



ASSURANCE



COMMITMENT



INTEGRITY



THE RIGHT TOOL FOR CONNECTING WITH HOMEOWNERS

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



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

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

VISIT OUR WEBSITE TO SIGN UP

www.bluehammer.com

CREATED FOR:

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

Use the code

USREOP

to save \$50

at sign up!

Have questions?

Reach out to Clint Lien

clint.lien@bluebook.net



**USREO
PARTNERS**

The Partnership

THAT CHECKS ALL THE BOXES

BENEFITS	GROUP A	GROUP B	GROUP C	USREO PARTNERS
Annual Member & Client Appreciation Dinner/Auction				✓
Monthly Client Calls				✓
Monthly Educational Calls			✓	✓
Quarterly Magazine with Advertising Opportunities		✓	✓	✓
Networking & Marketing Opportunities				✓
Value for Money	✓		✓	✓
MBA Membership Benefits				✓
Monthly Market Trends Report				✓
Monthly Member Mastermind			✓	✓
Professional REO Video Marketing Tool				✓

US REO Partners, a leading national trade association, was founded in 2011 to represent top-performing REO Brokers, law firms, title companies and ancillary vendors in the default servicing industry.

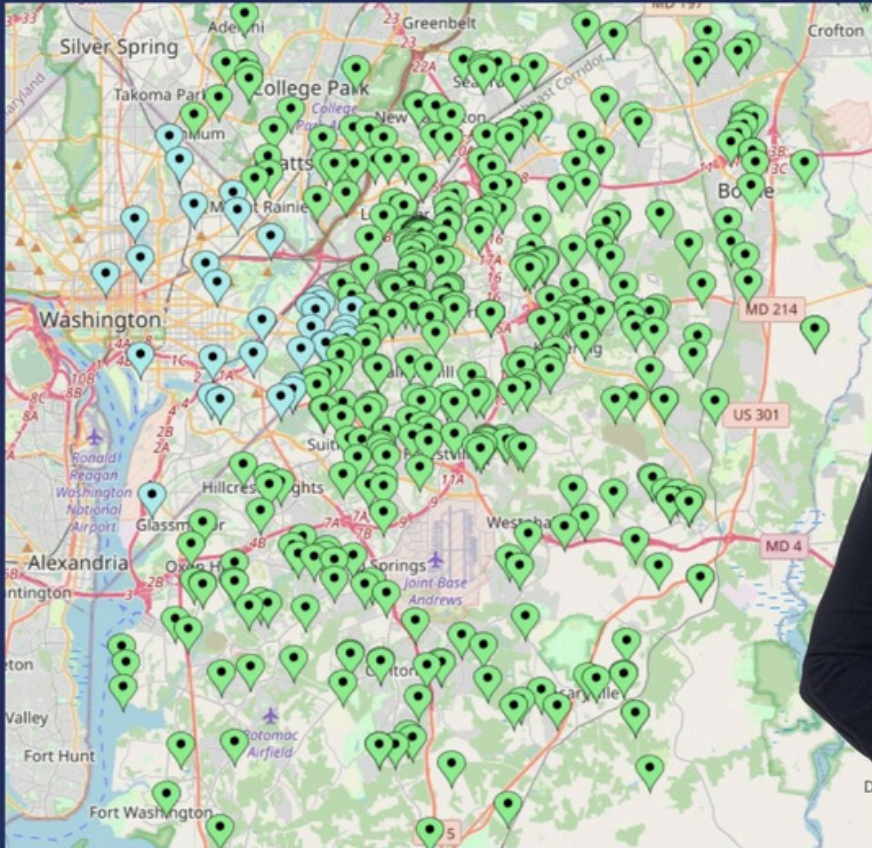
Reach out so that we can tell you why USREOP checks all the boxes!

PARTNERSHIP
IT'S AT THE CENTER OF EVERYTHING WE DO

membership@usreop.com | www.usreop.com | (855) 4US-REOP

The ONLY Gamble

you need to take is *Melanie*
GAMBLE



Melanie Gamble

MD LIC #530399, DC LIC #BR98369118, GA LIC #428281

Broker | Owner of 212° Realty

2022 Realtor of the Year, PGCAR



Serving my community on behalf of corporate clients and consumers as an asset disposition strategist since 2000.

Direct 301.343.8538

Office 301.386.0008

www.MelanieGamble.com





STANDING IN THE GAP

How the Real Estate Industry Can Help Veterans Facing Foreclosure or Homelessness

By Sharon Bartlett, US REO Partners

Veterans represent one of the most resilient populations in our country. Yet too many find themselves facing foreclosure or homelessness after returning to civilian life. According to the U.S. Department of Housing and Urban Development, veterans are disproportionately represented among the homeless population, often due to a combination of financial hardship, health challenges, and limited access to timely assistance.

For those of us in the REO, default, and real estate servicing space, this is not just a social issue it's an opportunity to make a meaningful difference using the knowledge, resources, and relationships we already possess.

Understanding the Challenges Veterans Face

Many veterans rely on VA-backed mortgages, which offer favorable terms but can still become unsustainable when life circumstances change. Job loss, disability, medical expenses, PTSD, or delays in receiving benefits can quickly escalate into missed payments and eventual foreclosure.

Once a veteran loses housing stability, the path back can be extremely difficult. A foreclosure on record, limited savings, and gaps in employment can create barriers to securing new housing—even when the veteran is actively seeking help.

Understanding these realities is the first step toward effective intervention.

Early Intervention Is Critical

One of the most impactful ways to help veterans is through early engagement. When foreclosure is still avoidable, veterans often need assistance navigating their options rather than facing the process alone.

Real estate professionals, asset managers, and field service vendors can play a key role by:

- Encouraging early communication with servicers
- Helping veterans understand loss mitigation options
- Referring them to HUD-approved housing counselors with VA experience
- Ensuring they are aware of VA-specific foreclosure protections

Too often, veterans delay asking for help out of pride or confusion. Compassionate outreach, especially from professionals who understand the process, can prevent unnecessary displacement.

Supporting Veterans After Foreclosure

When foreclosure has already occurred, the focus must shift from prevention to stabilization and recovery.

There are several ways the industry can help:

- Connect veterans to housing resources such

as transitional housing programs, VA Supportive Housing (HUD-VASH), and local nonprofit organizations.

- Coordinate with social service providers that specialize in veteran assistance, including mental health services, employment support, and financial counseling.
- Advocate for dignified transitions, ensuring clear communication, respectful interactions, and realistic timelines when relocation is unavoidable.

A compassionate and respectful approach during post-foreclosure occupancy can make a significant emotional and practical difference.

Training and Awareness Matter

Helping veterans effectively requires more than good intentions. Education is key!

REO professionals should understand:

- VA loan characteristics and foreclosure timelines
- Veteran-specific protections and resources
- Trauma-informed communication practices
- How to identify when a veteran may need additional support

By equipping professionals with this knowledge, we reduce the risk of missteps and increase the likelihood of positive outcomes.



A Call to Action for Our Industry

Veterans have already served our country. When they face housing instability, they deserve an industry that responds with professionalism, empathy, and action.

As members of US REO Partners, we are uniquely positioned to:

- Identify veterans in distress
- Connect them to appropriate resources
- Influence outcomes through informed decision-making
- Lead by example within the broader real estate community

Helping veterans avoid or recover from foreclosure is not about charity it's about responsibility, leadership, and using our expertise for meaningful impact.

By standing in the gap when it matters most, we honor service not just with words, but with action.



FILLING THE GAP

Resources for Veterans Facing Foreclosure or Homelessness

U.S. Department of Veterans Affairs (VA)

The VA offers a wide range of housing support services, including foreclosure prevention, financial counseling, and homeless assistance programs.

- VA Homeless Programs: VA.gov/homeless
- VA Loan Assistance: VA.gov/housing-assistance

HUD-VASH (VA Supportive Housing Program)

A collaborative program between HUD and the VA that combines Housing Choice Vouchers with VA case management and supportive services for homeless veterans.

HUD Exchange: HUDEXchange.info/HUD-VASH

National Call Center for Homeless Veterans
Veterans or those assisting them can access confidential support 24/7, including referrals to local resources.

- Phone: 877-4AID-VET (877-424-3838)

HUD-Approved Housing Counseling Agencies

HUD-certified counselors can help veterans understand foreclosure options, budgeting, and long-term housing solutions—often at no cost.

- Find a Counselor: HUD.gov/counseling

Supportive Services for Veteran Families (SSVF)

Provides rapid rehousing, homelessness prevention, and supportive services for very low-income veteran families.

- VA SSVF Program: VA.gov/homeless/ssvf

Local Veteran Service Organizations (VSOs)

Organizations such as the American Legion, VFW, and Disabled American Veterans (DAV) often provide housing referrals, financial assistance, and advocacy at the local level.

ALL CITY HOMES

SERINA LOWDEN-RUSH

OWNER, BROKER ASSOCIATE

US REO PARTNERS, Western Regional Rep



SERVICING THE FOLLOWING CALIFORNIA COUNTIES: AMADOR,
CALAVERAS, EL DORADO, PLACER, SACRAMENTO, SAN
JOAQUIN, SOLANO & YOLO

✉ serinalowden@allcityhomes.com

🌐 allcityhomes.com

📞 209 304 5841

The Ed Laine REO Team

Serving Asset Managers in the PNW since 1992

- Over \$1 Billion Sold and 2000 sales
- Clients include: FNMA, FHLMC, HUD, VA and over 50 different banks and servicers.
- Helped Hedge Funds acquire and then dispose of over \$300m in this market
- 100% CFK Success Rate since 2007
- Licensed general contractor for accurate BPO's and repair recommendations.
- Coverage area: King, Pierce and Snohomish counties
- Successful in what matters: 67% faster sales and nearly 10x (9.5x) the profit delivered at Closing

Proven problem solver



THE ED LAINE TEAM
Real Estate Reimagined

POWERED BY
exp
REALTY

www.EdLaine.com
(206) 229-5515

**USREO
PARTNERS**

HR for businesses that want to thrive – not just survive

Struggling to keep your business compliant and competitive in changing times? Navigate business challenges with the assurance that comes from Insperity's unmatched HR service and support.

Whether you need help keeping up with evolving labor laws, attracting and retaining diverse talent in a tight market, leading remote teams or overcoming some other HR obstacle, you can move forward with Insperity behind you.

**FULL-SERVICE HR
EMPLOYEE BENEFITS
HR TECHNOLOGY**



Learn more at insperity.com/ima | alliance@insperity.com.

ANDREW BUBEN

Andrew.Buben@insperity.com

805-338-7822

 **Insperity**
HR that Makes a Difference™

PARTNERS IN THE COMMUNITY



ST. JUDE CHILDREN'S RESEARCH HOSPITAL

In 2025, US REO Partners supported St. Jude Children's Research Hospital for a 12th 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 \$600,000



TO MAKE A DONATION DIRECTLY TO ST. JUDE CHILDREN'S RESEARCH HOSPITAL, PLEASE USE THIS QR CODE. THANK YOU!

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



welcome new members



Tammy Randles

Specialized Real Estate Services Inc
New Orleans, LA
reo@sresinc.com
(504) 237-4404



Ramiro Gonzalez

Prestige Realty
Phoenix, AZ
Rogsellsaz@gmail.com
(480) 593-8438



Shelly Bryant

SBR REALTY LLC
Ewing, NJ
sbryant@sbrrealtypros.com
(609) 685-4569



Julia Feng

Evernest Realty
Las Vegas, NV
julia.evernestrealty@gmail.com
(702) 588-1080

MEMBERSHIP DIRECTORY



*Igniting
Partnerships*

Arizona

BROKER MEMBERS



Jennifer Rascon
EXIT Realty Yuma
Yuma, AZ
Cell: (928) 271-9700
Jennifersellsyuma@gmail.com
Lic #: BR626741000



Manuel Chavez, Jr.
M.C. Real Estate Corp
Fresno, CA
Cell: (559) 630-5637
Manuel@mcrealestatecorp.com
Lic #: 01525575



Ramiro Gonzalez
Prestige Realty
Phoenix, AZ
Cell: (480) 593-8438
Rogsellsaz@gmail.com
Lic #: BR56865900



Jeff Russell
Russell Realty Group
La Palma, CA
Cell: (949) 200-7055
rrg@russellrealtygrp.com
Lic #: 01275750

California



Alifonso Mendoza
American Realty
Atwater, CA
Cell: (209) 676-1819
mercedcountyrealtor@gmail.com
Lic #: 01760709



Carole Sturim
Coldwell Banker
Laguna Niguel, CA
Cell: (949) 701-1200
repro@cox.net
Lic #: 01084597



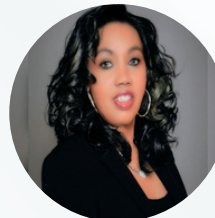
Angelica Suarez
RE/MAX Estate Properties
Carson, CA
Cell: (310) 261-7700
angelica@angelicasuarez.com
Lic #: 01078617



Rick Wilson
Vylla Home Inc.
Martinez, CA
Cell: (925) 305-1642
rick.wilson@vylla.com
Lic #: 01461634



Marvin Remmich
RAM Properties
Danville, CA
Cell: (925) 200-0799
Marvin@MarvinRemmich.com
Lic #: 00530491

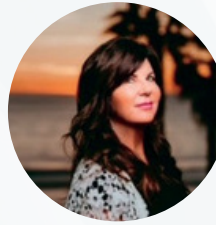


Monica Hill
USREOP Western Regional Representative
MVP Real Estate & Investments
Menifee, CA
Cell: (951) 834-8687
MVP4REALESTATE@gmail.com
Lic #: 01201175



Mike Novak-Smith

RE/MAX One
Moreno Valley, CA
Cell: (951)-236-7256
mikenovaksmith@cs.com
Lic #: 01032149



Jennifer Blake

LuXre Realty
San Clemente, CA
Cell: (949) 463-0626
jblake4re@aol.com
Lic #: 00974839



Dorothy Macias

Golden Feather Real Estate
Pico Rivera, CA
Cell: (562) 418-4062
dorothy.excellencere@gmail.com
Lic #: 02044858



Joe Gummerson

Joe Gummerson, Broker
San Diego, CA
Cell: (619) 347-7027
joegummerson@gmail.com
Lic #: 01007506



Julio Saldana

Realty Plus
Placentia, CA
Cell: (714) 343-1436
ocmultiplelistings@gmail.com
Lic #: 01736716



Anh Pham

SkyGroup Realty Inc.
San Francisco, CA
Cell: (650) 380-6364
anh@skygrouprealtyinc.com
Lic #: 01432176



Patricia Rocha

Crown Royal Real Estate Inc
Rancho Cucamonga, CA
Cell: (909) 731-6559
patricia.rocha@crownroyalrealestate.com
Lic #: 01280072



Philip Boroda

Coldwell Banker
Residential Brokerage
Sherman Oaks, CA
Cell: (310) 968-3844
philip.boroda1@gmail.com
Lic #: 00822192



Serina Lowden

USREOP Western Regional Representative
All City Homes
Sacramento, CA
Cell: (209) 304-5841
serina@serinalowden.com
Lic #: 01365745



Troy Capell

USREOP Board of Directors, President
Quantum Realtors / eXp Realty
Newbury Park, CA
Cell: (818) 571-7390
troy@usreop.com
Lic #: 01189253

California (cont)



Paul Boudier
Keller Williams Realty
Roseville, CA
Cell: (916) 919-5775
paulboudier@knowledgere.com
Lic #: 01179722



Shawn Luong
Spectrum Realty Solutions
West Covina, CA
Cell: (626) 643-7090
reoagent@shawnluong.com
Lic #: 00857818



Fred Regius
Regius Realtors
Westminster, CA
Cell: (714) 469-7140
fred@regiusrealtors.com
Lic #: 00785889

Colorado



Robert Passafiume
REAL Broker
Thornton, CO
Cell: (303) 809-7694
robert@thewaypointway.com
Lic #: 100079407

Connecticut



Nick Mastrangelo
Coldwell Banker Realty
Orange, CT
Cell: (203) 641-2100
nick.mastrangelo@cbmoves.com
Lic #: REB 0756394

Florida



Tad Yeatter
Schooner Bay Realty, Inc.
Cape Coral, FL
Cell: (239) 297-1583
tad@sbrealtyinc.com
Lic #: BK161087



Danny Lewis
Lewis Real Estate Group
Coral Springs, FL
Cell: (954) 629-7905
danny@lregi.com
Lic #: BK3039511



Brett Matthews
I Deal Real Estate, Inc
Davie, FL
Cell: (954) 605-3325
brettmatthewspa@gmail.com
Lic #: BK0494633



Raul Gonzalez
NuFront International Realty
Doral, FL
Cell: (305) 785-3030
raul@nufrontrealty.com
Lic #: BK3387917



Scott Kiefer
Kiefer Realty
Dunnellon, FL
Cell: (352) 812-3645
KieferRealty@gmail.com
Lic #: BK3020554



Denise Mahoney
Keller Williams
Realty Professionals
Fort Lauderdale, FL
Cell: (954) 529-5355
Denise@TopFloridaHouses.com
Lic #: SL3087033



Jessica Graham
ERA Grizzard Real Estate
Leesburg, FL
Cell: (352) 504-7772
jessicagraham@eragrizzard.com
Lic #: BK671827



Steven Modica
USREOP Board of Directors, Vice President
Real Estate Home Sales
Fort Lauderdale, FL
Cell: (954) 270-7770
steve@realestatehomesales.com
Lic #: BK431169



Eddie Blanco
USREOP Southeast Regional Representative
Stratwell
Miami, FL
Cell: (305) 684-8733
eddie@stratwellrealestate.com
Lic #: BK658938



Ryan Courson
Core Realty LLC
Jacksonville, FL
Cell: (904) 762-5264
ryan@corerealtyusa.com
Lic #: BK3193680



Evelsi Conqueth
Assurance Florida
Realty Miramar, FL
Cell: (954) 543-3810
evelsi@evelsiconqueth.com
Lic #: BK3099671



Myesha Davis
Bird Dog Real Estate Group
Jacksonville, FL
Cell: (904) 747-3767
m.michelle@birddogrealestategroup.com
Lic #: BK3454505



Adriana Montes
Florida Dreams Realty Group
Ocoee, FL
Cell: (321) 689-6258
Adriana@FloridaDreamsRealty.com
Lic #: BK3096165



William Ramos
Integrity Key Realty LLC
Jacksonville, FL
Cell: (904) 477-0767
william@integritykeyrealty.com
Lic #: BK3069116



Joseph Doher
Berkshire Hathaway HomeServices
Results Realty
Orlando, FL
Cell: (407) 325-8163
Broker@JoeDoher.com
Lic #: BK594726

Florida (cont)

BROKER MEMBERS



Robin Metz

Sharon J Kelly Realty Inc
Port Saint Lucie, FL
Cell: (772) 370-2788
RealtorRobinMetz@aol.com
Lic #: SL3153740



Jacqueline Gouldbourne

Gould Global Real Estate Co.
Lawrenceville, GA
Cell: (770) 778-6562
jacqueline@thegouldglobal.com
Lic #: 300667



Peter Chicouris

Equity Realty Suncoast
St. Petersburg, FL
Cell: (727) 410-706
pgc@equityrealtyinc.com
Lic #: BK586338



John Sherwood

Worthmoore Realty
Marietta, GA
Cell: (404) 718-0056
jsherwood@worthmoorerealty.com
Lic #: 313226



Rafael Dagnesses

EXP Realty
Siesta Key, FL
Cell: (310) 658-8226
rafael@Qrealtors.com
Lic #: BK3465950



Nikki Crowder

Solutions First Realty
Snellville, GA
Cell: (678) 508-3878
nikki@solutionsfirstrealty.com
Lic #: 246766

Illinois



Tom & Danielle Galvin

USREOP Southeast Regional Representative
1st Choice Real Estate
Tallahassee, FL
Cell: (850) 933-7221
1stchoice.danielle@gmail.com
Lic #: BK595090



Gaspar Flores

Su Familia Real Estate Inc
Chicago, IL
Cell: (312) 656-6301
gflores.sfr@gmail.com
Lic #: 471-004257

Georgia



April Lloyd

EXP Realty
Atlanta, GA
Cell: (404) 414-1629
april30317@gmail.com
Lic #: 293785



Kirby Pearson

Pearson Realty Group
Chicago, IL
Cell: (312) 805-0005
kirby@pearsonrealtygroup.com
Lic #: 471002409

Illinois (cont)



Tammy Engel
ReMax Classic
Genoa, IL
Cell: (815) 482-3726
Tammy@eshometeam.com
Lic #: 481.011128



Patti Furman
Coldwell Banker
Glenview, IL
Cell: (312) 545-6375
patti@pattifurman.com
Lic #: 475.144230

Kentucky



George & Julie Green
Green Team Real Estate Services
Louisville, KY
Cell: (502) 439-7596
George@GreenTeamRES.com
Lic #: 209408



Antione Johnson
Powerhouse Realty, LLC
Baltimore, MD
Cell: (301) 512-8088
mdbporeo@gmail.com
Lic #: 639992



Ed Kowalski
EXP Realty, LLC
Fulton, MD
Cell: (443) 619-2238
Edwardjkowalski2@gmail.com
Lic #: 533030

Louisiana



Justin Potier
Vylla Home
Metairie, LA
Cell: (504) 249-8825
justin.potier@vylla.com
Lic #: SALE.995713851-ACT8



Melanie Gamble
USREOP Northeast Regional Representative
212 Degrees Realty, LLC
Upper Marlboro, MD
Cell: (301) 343-8538
melanie.gamble@212degreesrealtyllc.com
Lic #: 530399

Michigan



Tammy Randles
Specialized Real Estate Services
New Orleans, LA
Cell: (504) 237-4404
reo@sresinc.com
Lic #: brok.00072329



Michael Balsitis
Bellabay Realty LLC
Caledonia, MI
Cell: (616) 813-5522
mike@bellabayrealty.com
Lic #: 6502346774

BROKER MEMBERS

Michigan (cont)



Sam Hantosh
REMAX Team 2000
Canton, MI
Cell: (313) 283-2228
sam.hantosh@gmail.com
Lic #: 6501348723

Mississippi



Pam Butler
P.A.M. Realty LLC
Oxford, MS
Cell: (404) 454-6767
pamrealtyoxford@gmail.com
Lic #: 23971

Missouri



Sherri Saad
Remax Leading Edge
Detroit, MI
Cell: (313) 598-5322
sherri.saad@comcast.net
Lic #: 6502392274



Cathy Davis
Mid America Property Partners
St. Peters, MO
Cell: (314) 413-5279
cdavis@mappreo.com
Lic #: 1999108852



Albert Hakim
City Real Estate Group
Harper Woods, MI
Cell: (313) 800-7653
albert@alwayssold.com
Lic #: 6502415090



Michelle Syberg
Mid America Property Partners
St. Peters, MO
Cell: (314) 503-6093
msyberg@mappreo.com
Lic #: 1999056881

Nevada



Anthony Raffin
Re/Max First
St. Clair Shores, MI
Cell: (586) 634-4761
tony@raffinteam.com
Lic #: 6506044707



Brandy White Elk
Innovative Real Estate
Strategies
Las Vegas, NV
Cell: (702) 858-4211
brandy@iresvegas.com
Lic #: B.009698

Minnesota



Scott Rodman
Realty Executives Top Results
Blaine, MN
Cell: (612) 229-7268
scott@rodmanhomes.com
Lic #: 20433691



Julia Feng
Evernest Realty
Las Vegas, NV
Cell: (702) 588-1080
julia.evernestrealty@gmail.com
Lic #: B.0007614

New Jersey



Sharonn Thomas Pope
Vanguard Realty Group Inc.
Cherry Hill, NJ
Cell: (215) 669-4470
sharonn.thomas@comcast.net
Lic #: 0453467



Felicia Hankerson
Samsel & Associates
Clark, NJ
Cell: (973) 868-8076
centraljerseyreoagent@gmail.com
Lic #: 9480623



Shelly Bryant
SBR Realty LLC
Ewing, NJ
Cell: (609) 685-4569
sbryant@sbrrealtypros.com
Lic #: 0447024



Bill Flagg
ERA Queen City Realty
Scotch Plains, NJ
Cell: (908) 377-7700
Bill@billflagg.com
Lic #: 8240797



Nicholas Verdi
Keller Williams City Views
Secaucus, NJ
Cell: (973) 769-1009
Nick@nickverdi.com
Lic #: 9700045NJ

New York



Damien Coleman
DAC Properties Corp
Bellport, NY
Cell: (516) 528-1531
dacproperties@aol.com
Lic #: 31C01038953



Deborah Bacchus
My Dream Home Realty, Inc.
Freeport, NY
Cell: (347) 386-5868
deborah@mydhrny.com
Lic #: 10311205651



Tom Marco
Tom Marco Real Estate
Brooklyn, NY
Cell: (917) 282-9737
tommarco@optonline.net
Lic #: 31MA1016405



Todd Yovino
USREOP Northeast Regional Representative
Island Advantage Realty
Hauppauge, NY
Cell: (516) 819-7800
todd@iarny.com
Lic #: 49Y00956714



Lee A. Raphael
River Realty Services, Inc
New Windsor, NY
Cell: (914) 474-8146
lraphael@riverrealty.com
Lic #: 10311204404

BROKER MEMBERS

New York (cont)

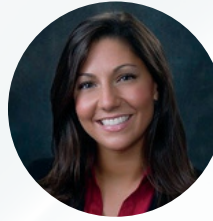
BROKER MEMBERS



Nas (Abdool) Rahaman

ERA Top Service Realty Inc
Queens Village, NY

Cell: (917) 687-0252
nasrahaman@msn.com
Lic #: 10301205296



Leann D'Ettore

Homistic Real Estate, Inc.
Cranston, RI

Cell: (401) 641-2014
Reo_Properties@yahoo.com
Lic #: REB.0018324

Pennsylvania



Mark Rebert

Berkshire Hathaway
HomeServices Homesale Realty
Lancaster, PA

Cell: (717) 742-0778
mark@lancohomesale.com
Lic #: RS317618

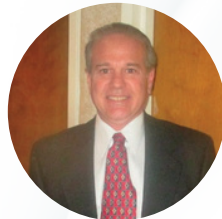
Tennessee



Amanda Bell

At Home Realty
Ashland City, TN

Cell: (615) 406-9988
amandabell@realtracs.com
Lic #: 00260174



Mitchell Cohen

Premier Real Estate, Inc.
Philadelphia, PA

Cell: (215) 837-3990
Mitchellc@premierreo.net
Lic #: RM061436A



Juan Brooks

Process Realty Services, LLC
Memphis, TN

Cell: (901) 864-4145
jbrooks30@comcast.net
Lic #: 272549

Texas



Libby Sosinski

Keller Williams Realty
Pittsburgh, PA

Cell: (412) 722-8344
LIBBerated@aol.com
Lic #: RS281248



Pamela Bookout

Coldwell Banker Realty
Fort Worth, TX

Cell: (817) 821-1912
pam.bookout@cbdfw.com
Lic #: 0329057

Rhode Island



Gregory Coupe

Long Realty Inc.
Chepachet, RI

Cell: (401) 447-7048
greg@longrealtyinc.com
Lic #: REC.0005239



Derek Montes

Luxely Real Estate
Houston, TX

Cell: (832) 434-4509
derekmontesrealestate@gmail.com
Lic #: 752899

Texas (cont)

BROKER MEMBERS



Monica Vaca
PRG REALTORS
Houston, TX
Cell: (281) 831-4935
monica@thregroup.com
Lic #: 401729



Kelly Liedtke
Real Broker LLC
Newport News, VA
Cell: (757) 969-8936
kelly@crushrealestateteam.com
Lic #: 0225237676



Ray King
Infinity Realty Group of Texas
Mesquite, TX
Cell: (214) 418-6845
IRG.RayKing@gmail.com
Lic #: 0443318



Joy Liggan
Virginia Capital Realty
Richmond, VA
Cell: (804) 393-6968
vacapreo@virginiacapitalrealty.com
Lic #: 0225225289



Michael Seeto
Seeto Realty
Plano, TX
Cell: (214) 228-2281
dfwnewhomes@gmail.com
Lic #: 0496025



Kevin Pall
Brooke Madison & Associates
Suffolk, VA
Cell: (757) 344-73385
kevinpall22@gmail.com
Lic #: 0225205551

Utah

Washington



Scott Larsen
USREOP Board of Directors, Treasurer
Revolution Realty & Management
Ogden, UT
Cell: (801) 698-2788
scott@utahreos.net
Lic #: 5484225-PB00



Maggie Franco
LPT Realty
Kent, WA
Cell: (206) 261-2838
maggie@hellickson.com
Lic #: 24132

Virginia



Phil Chernitzer
REO Real Estate
Annandale, VA
Cell: (703) 244-2733
realhome@rcn.com
Lic #: 0225069101



Austin Hellickson
LPT Realty
Puyallup, WA
Cell: (206) 940-0942
austin@hellickson.com
Lic #: 24023617



Ed Laine

USREOP Lead Regional Representative
eXp Realty, LLC
Seattle, WA
Cell: (206) 229-5515
ed.laine@exprealty.com
Lic #: 17495



Rita Seda-Rivera

RSR Realty
Toa Alta, Puerto Rico
Cell: (787) 396-2675
ritaseda@ritaseda.com
Lic #: C-3881



James Clifford

Washington Realty Group
Sumner, WA
Cell: (253) 732-9400
jimclifford@wrgpra.com
Lic #: 16818



Jaryd Ruffner

eXp Realty
Tacoma, WA
Cell: (253) 686-6356
jarydruffner@gmail.com
Lic #: 99568

Puerto Rico



Miguel Ortiz

Universal Properties RE LLC
Hatillo, Puerto Rico
Cell: (787) 244-1999
miguel@universalpropertiespr.com
Lic #: E-129



Windy Malaga

Piramide Real Estate Brokers
San Juan, Puerto Rico
Cell: (787) 672-1662
windy@piramide.com
Lic #: C-5939

LAW FIRM MEMBERS



Earl Wallace

USREOP Board of Directors, Corp. Secretary

Wallace, Richardson,
Sontag & Le, LLC
Irvine, CA

Cell: (949) 690-1933

ewallace@wallacelaw.com

State Bar #: 174247



Tyler Gold

Tyler A. Gold, P.A.
Aventura, FL

Cell: (954) 684-8675

tyler@tylergold.com

State Bar #: 963992



Robert Evangelista

Certified Management &
Maintenance Corp
Brooklyn, NY

Cell: (347) 538-3862

robert@certifiedmgt.com

Lic #: 0997928



Erica Stuart

C & O Services
Edgewater, MD

Cell: (301) 674-9877

Estuart@caoservices.com

Lic #: 103761-01

GENERAL CONTRACTOR MEMBERS



Robert Sambursky

Stein, Wiener & Roth, LLP
Westbury, NY

Cell: (516) 659-1492

rsambursky@hhstein.com

State Bar #: 3929106



Wally Knipp

Knipp Contracting, LLC
Phoenix, AZ

Cell: (623) 561-0803

wknipp@knippcontracting.com

Lic #: ROC253053

TITLE MEMBERS



Carlos Garcia

WFG National Title Company
Glendale, CA

Cell: (562) 897-2117

carlosgarcia@wfgtitle.com

Lic #: 0645958



Tammy Martin

Birdsey Construction Management
Atlanta, GA

Cell: (404) 961-3500

tmartin@birdseygroup.com

Lic #: RBC0007159

EXECUTIVE DIRECTOR OF OPERATIONS



Sharon Bartlett

US REO Partners
McKinney, TX

Cell: (469) 919-8164

Sharon.Bartlett@usreop.com



Scan for Digital Member Directory



CONNECT WITH US

PARTNERSHIP. It's at the center of everything we do.



CORPORATE OFFICE

4980 North Pine Island Rd.
Sunrise, FL 33351



TOLL FREE

1-855-4-US-REOP



INQUIRIES

General

- info@usreop.com

Membership Services

- membership@usreop.com

FOLLOW US ONLINE



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



www.facebook.com/usreopartners



www.instagram.com/usreopartners/



www.youtube.com/@usreopartners5005



www.usreop.com