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PRINR

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LIGHTING FOR REO

MEMBER DIRECTORY PG. 25

**STANDING IN THE GAP FOR OUR
VETERANS**



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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 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!



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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.

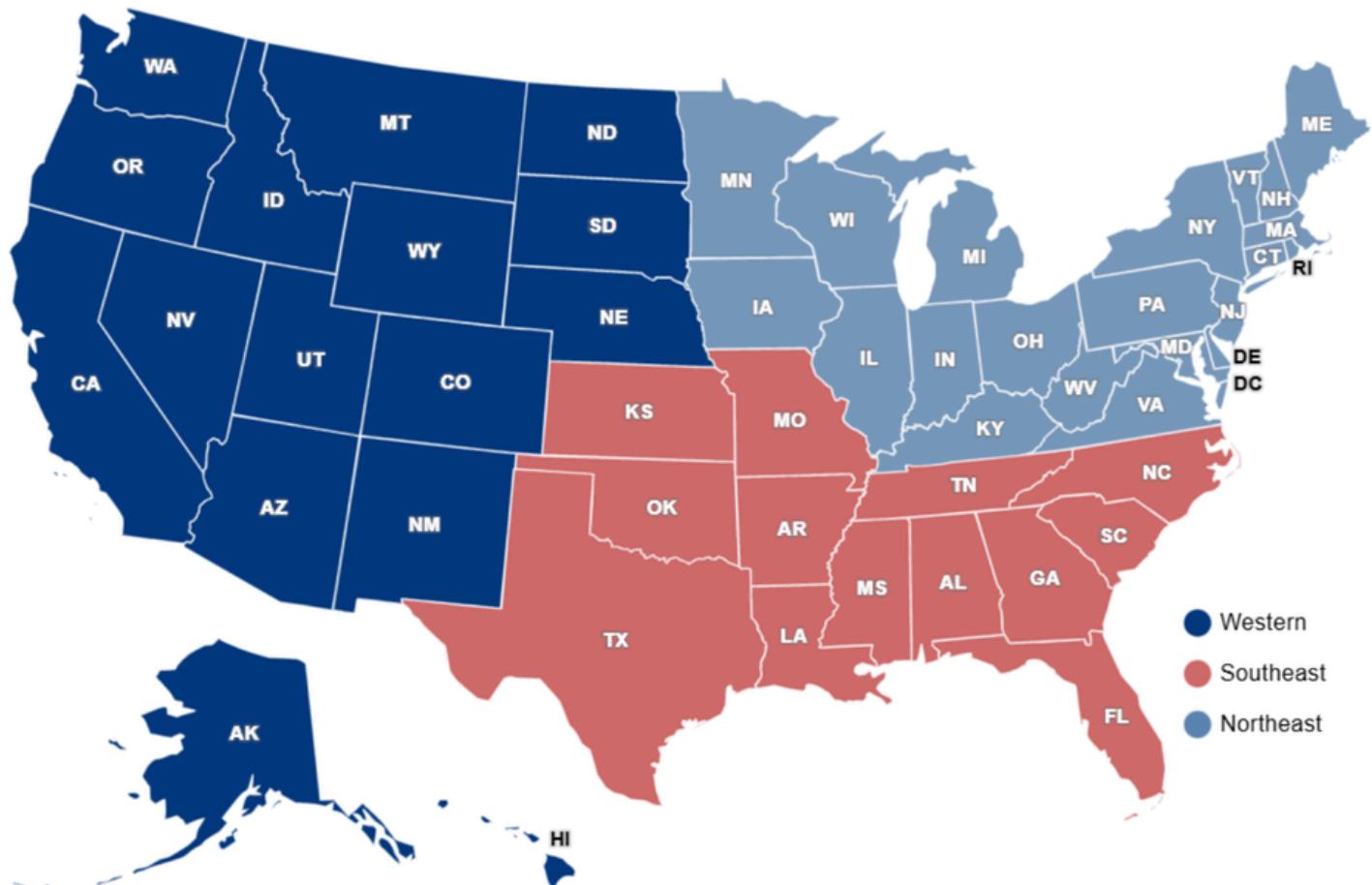
I currently serve as Managing Director of the holding company, overseeing growth, revenue, and profitability across the 8 businesses, including 4,000 employees, as well as strategic initiatives and key partnerships.

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.

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PRTNR Magazine

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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 versus 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.





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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

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

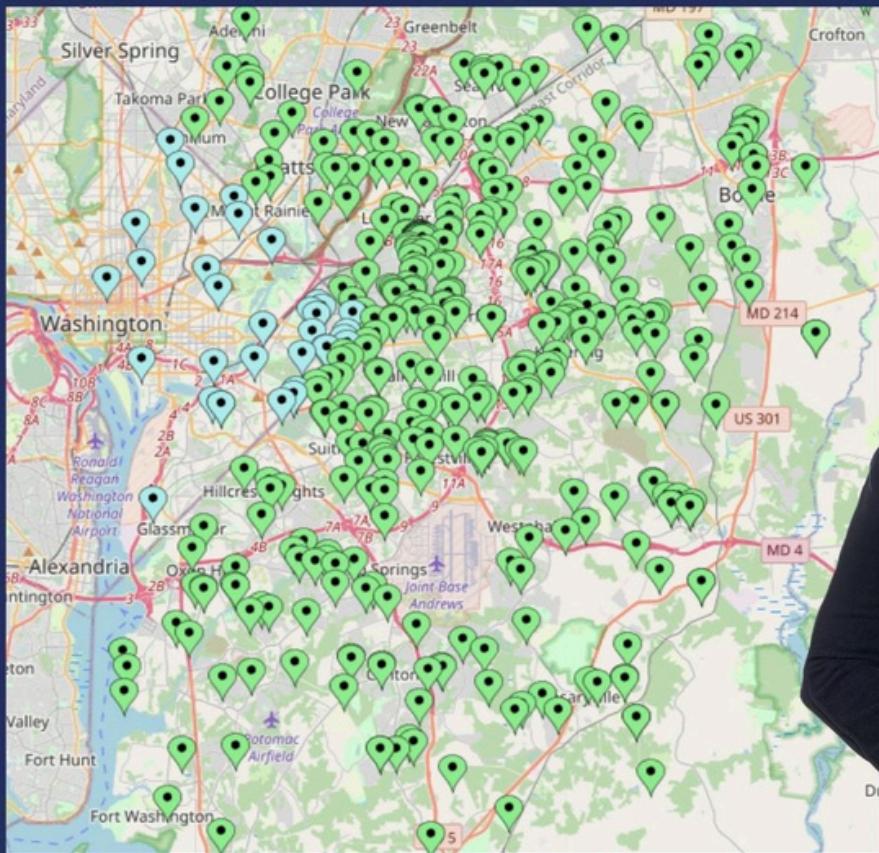
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STANDING IN THE GAP

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.

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