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US REO PARTNERS

MAGAZINE

THE OFFICIAL PUBLICATION OF US REO PARTNERS

VOLUME 7: ISSUE 2

OCCUPANCY CHALLENGES: DEALING WITH SQUATTERS

THE GREATER SACRAMENTO AREA: THAWING. NOT BOOMING

MODERN MARKETING, TIMELESS RULES

MEMBER DIRECTORY PG. 32

US REO PARTNERS
PRTNR
MAGAZINE

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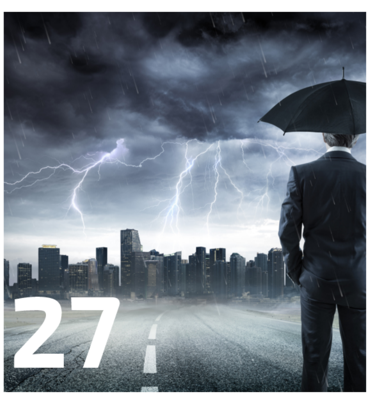

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EDITOR'S NOTE

Dear readers,

As we step into spring, this issue of PRTNR Magazine reflects a market that continues to evolve—shaped by regional dynamics, environmental influences, and the professionals who navigate it every day.

We begin with two Coffee with Clients, where we sit down with Jeff O'Pry of Tricon Residential and Bill Bymel of First Lien Capital for candid conversations about client expectations, operational excellence, and what it takes to build lasting partnerships in today's environment.

USREOP Member Paul Boudier shares his thoughts on his local market in "The Greater Sacramento Area: Thawing Not Booming."

This edition also features a compelling review of Bill Bymel's latest book, The Storm - Markets Meet Mother Nature. The intersection of climate risk and real estate is no longer theoretical, and this piece explores how those forces are actively reshaping our industry.

Be sure to check out our Member Spotlight featuring Sam Hantosh of Re/Max Team 2000 in Michigan and the Regional Rep Corner, where Danielle Galvin and Eddie Blanco share insights on occupancy challenges.

Finally, I'm proud to contribute an article focused on fair housing and marketing. As our industry continues to rely more heavily on digital platforms, it's critical that we remain both compliant and intentional in how we reach and serve all consumers. This topic is not just about regulation—it's about responsibility.

As always, thank you for being part of the PRTNR community. Your expertise, adaptability, and commitment to excellence are what continue to move this industry forward.

Sharon Bartlett

Executive Director of Operations, US REO Partners
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COFFEE WITH CLIENTS

Featuring: Jeff O'Pry

February's Coffee with Clients featured Jeff O'Pry as our special guest. He serves as Director of Dispositions at Tricon Residential, bringing extensive experience in real estate investment, asset management, and single-family rental operations. Jeff plays a key role in overseeing disposition strategies and driving portfolio performance across Tricon's national platform.

CAN YOU PROVIDE AN OVERVIEW OF TRICON'S BUSINESS MODEL AND YOUR ROLE AS DIRECTOR OF DISPOSITIONS?

JO: As Director of Dispositions, I oversee two primary portfolios, with the largest being Home Partners of America (HPA), a REIT now owned by Blackstone. While HPA's operations have shut down, we continue managing the portfolio, which at one point included around 30,000 doors and roughly 9,000 properties in the disposition pipeline.

JO: *(cont.)* These range from occupied homes that are slated for disposition or vacant properties we're actively liquidating. The other portfolio is, of course, Tricon. Tricon is much smaller and tends to include more distressed assets. The HPA portfolio is a bit of a mixed bag, but generally in better condition than what you'd expect from a traditional REO. In contrast, Tricon dispositions tend to look more like classic REO—often distressed, heavily lived in, and sometimes dealing with issues like fire damage, mold remediation, or flood impacts, particularly in markets like Florida. While HPA assets are typically brought to a financeable condition, both HPA and Tricon portfolios are located in strong, growing markets. The challenge comes at resale: many homes were made rent-ready, not retail-ready. So even if the property is solid, the finishes may fall short of today's standards—leaving us to decide whether to sell as-is or invest in updates to better compete in the market.

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

WHAT ARE YOU WATCHING MOST CLOSELY HEADING INTO 2026?

JO: Repairs, pricing accuracy, and competition from new construction remain top of mind. We're focused on refining our repair strategy—testing different vendor approaches, balancing stronger returns with timeline impacts, and bringing more of the process in-house. At the same time, builder incentives and rate buy-downs continue to challenge our competitiveness, so we're dialing in spend to ensure positive ROI on key items like roofs, HVACs, and other targeted repairs.

WHAT QUALITIES DO YOU LOOK FOR WHEN SELECTING LISTING AGENTS?

JO: I look for agents who bring strong attention to detail, proactive communication, and the ability to execute efficiently. Detailed reporting is critical—especially when it comes to buyer feedback, comps, and understanding why deals fall apart—because that's what helps me make better decisions. I also value agents who identify issues early, like title, permit, or repair concerns, so we can address them upfront and avoid delays. Speed to market is a big priority for me, and direct communication helps cut out unnecessary bottlenecks. At the end of the day, I evaluate agents based on performance data—timelines, pricing accuracy, and results. I also make a point to give opportunities to newer agents who prove they can deliver.

WHAT ROLE DO YOU SEE INDUSTRY GROUPS LIKE US REO PARTNERS PLAYING IN HELPING COMPANIES LIKE TRICON ACHIEVE YOUR GOALS?

JO: I see groups like US REO Partners as a valuable extension of our network. You already have a strong base of agents that I actively work with, and it gives me a trusted pipeline when I'm sourcing new agents in emerging or underserved markets. As our volume grows and shifts geographically—from core markets like Florida, Texas, and Georgia to newer areas like the Carolinas or the Midwest—it's helpful to have a network I can tap into quickly. I'm constantly balancing agent assignments, timelines, and performance, so having access to vetted professionals makes that process more efficient. I also value the direct feedback we're now getting from agents, whether it's about processes or platforms like Bid On Homes—it helps us improve and operate more effectively. Overall, these partnerships play a key role in scaling our operations while maintaining quality and consistency.

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.

COFFEE WITH CLIENTS

Featuring: Bill Bymel

We were pleased to welcome Bill Bymel as a featured guest in our March Coffee with Clients series. Bill is a seasoned real estate and REO expert with more than 20 years of experience in distressed asset management. As CEO and founder of First Lien Capital, he oversees a nationwide portfolio of mortgage and REO assets. He is the author of Win-Win Revolution, and his latest book, The Storm, was just recently released. Bill is also a frequent speaker on ethical investing strategies and hosts several industry-focused podcasts.

CAN YOU SHARE HOW YOU WENT FROM FLIPPING HOMES TO BECOMING DEEPLY INVOLVED IN THE CURRENT REAL ESTATE AND MORTGAGE INDUSTRY?

BB: Many of you have heard my story multiple times; however, I started in the early 2000s as a residential broker and fix-and-flip investor—somewhat reluctantly—but I found success pretty quickly and developed a strong interest in commercial real estate. In the summer of 2008, I got a random call from one of the owners of Kondaur Capital asking for help pricing about 2,000 construction-to-perm loans from a failed bank.

BB: *(cont.)* That opportunity really opened my eyes to the distressed asset space and changed the trajectory of my career. I became very involved in working with their NPL and REO assets—handling valuations and helping train asset managers on how to interact with borrowers and manage distressed situations. After a few years, I had to choose between representing Kondaur and investing in loans myself. I decided to transition fully into investing.

Around 2011, I connected with Peter Slagowitz at Spurs Capital. He had just raised $50 million to invest in non-performing loans, and I played a key role, particularly with the Florida portfolio. I managed valuations, loss mitigation, and dispositions across Florida for about a decade on behalf of Spurs. After that role, I moved on to start First Lien Capital.

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.

YOU'VE SPENT YEARS IN THE NON-PERFORMING AND DISTRESSED MORTGAGE SPACE—WHAT EARLY SIGNS ARE YOU WATCHING TODAY THAT COULD SIGNAL INCREASED DEFAULTS?

BB: There's already stress in the market—you're hearing it at every conference. A clear example is FHA loans, where we're seeing double-digit default rates. If you have access to FHA inventory, you should be getting busy now. The stress has been building for a while, but it really started surfacing more recently. After enforcement restrictions eased around October 1st last year, activity has picked up—law firms are hiring, default vendors are ramping up, and many are seeing an increase in BPO requests.

The RTL (hard money) space is another one to watch. There's a growing amount of non-performing loans there, including DSCR and fix-and-flip loans, that are starting to rise to the surface.

You're also seeing instances of fraud coming to light, for example, there is a multi-million dollar case in the Baltimore area. That kind of activity is always a strong sign that broader stress is building in parts of the market.

CRE is still an issue. In the past, commercial loans have generally been at a lower LTV and with longer terms. There has been a lot of white-knuckling going on over the last few years with rates increasing and a lot of sponsors stuck in old terms that they can no longer get now that their loans are maturing.

BB (cont): So you've got banks that are kicking the can down the road. The CRE maturity wall is increasing in size every year because some portion of this year's $800 billion will be kicked to the next year or even the following year.

All of these are good signs if you are in the distressed business.

WHAT ARE LENDERS AND NOTE BUYERS LOOKING FOR TODAY FROM BROKERS THAT HANDLE REO ASSETS?

BB: We are a little different from most investors out there, so I can't speak for all, but we take more of an old school method, where we have a loyalty to a small number of brokers in each region as opposed to reign everyone in and test them out. However, because of this loyalty, we have brokers get involved way before the REO is an REO. For instance, helping with property checks, tracking down heirs (especially with HECMs), preserving the property, and getting quotes ready, since we knew many of these HECM assets would come back to us. It's really about "owning" the property with us. We also value the brokers who have resources readily available—trusted vendors for re-keys, contractors, and other services—so we're not relying on higher-cost national vendors. Consistent communication and putting in that extra work throughout the process, including valuations and deal review, is also key. Ultimately, it comes down to being a proactive problem solver.

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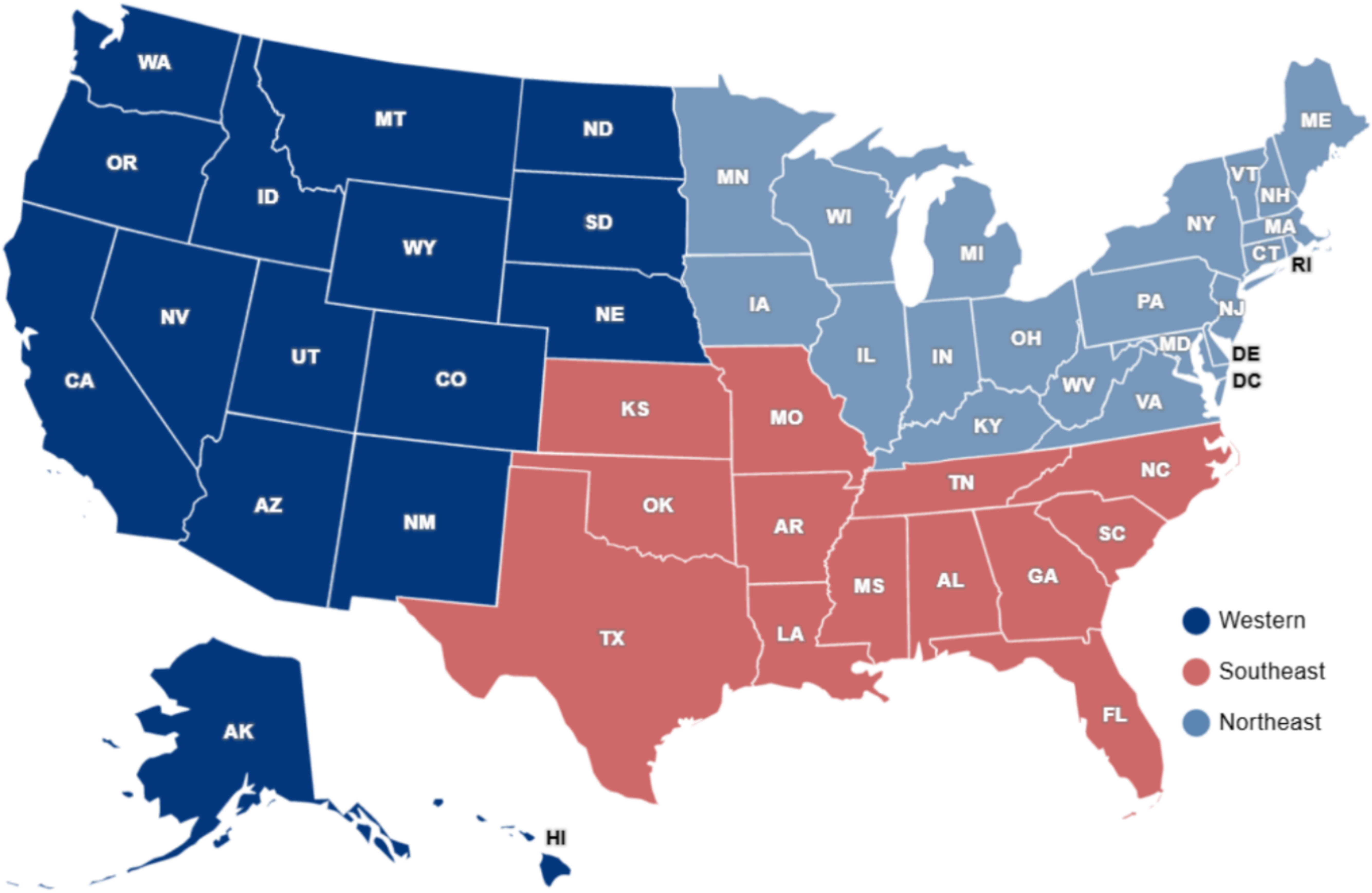

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REGIONAL REPRESENTATIVE'S CORNER

By: Danielle Galvin and Eddie Blanco
Regional Representatives , US REO Partners

OCCUPANCY CHALLENGES AND SQUATTERS:

A Field Guide for REO Agents

This guide is a practical reference for REO listing agents encountering occupancy issues in the field. It is produced by USREOP (the United States REO Professionals network) and reflects practices our members have found effective across a range of jurisdictions. It is not legal advice. Squatter and tenant laws vary significantly by state and are changing rapidly; always confirm current requirements with your servicer, legal counsel, and local law enforcement before acting. Client servicers may share this document with agents outside the USREOP network; those agents are encouraged to verify all guidance against their own company policies and state-specific procedures.

In general, a squatter is someone occupying a property without authorization. However, definitions and enforcement vary by state. There is no single federal law governing squatter removal or defining owner rights in these situations. For REO agents, squatters are most often first identified during the initial occupancy check — making that visit one of the most consequential, and potentially risky, steps in the assignment.

1. BEST PRACTICES FOR OCCUPANCY CHECKS

Never walk up cold. Before any occupancy check, run the property through every source available to you. Recommended checks include:

- County Property Appraiser records for ownership history and tax status
- County Clerk of Court records for liens, prior filings, and any pending eviction actions
- Forewarn and similar prior-owner/associated-party search tools. Forewarn is available as a member benefit through Florida Realtors and many other state and local Realtor associations — if you are a Realtor, check your association dashboard before paying for a separate subscription. Other commonly used tools include TLO and IRBSearch.
- Utility verification where local rules permit
- Open-source searches of the address, prior owners, and any names that surface through the checks above (including social media and news results)

Red flags surfaced during this stage — criminal history, active litigation, prior eviction resistance, or social media indicating hostility — should drive the decision about whether to request law enforcement support before the visit.

2. SAFETY PROTOCOLS FOR THE INITIAL VISIT

Given the rise in hostile encounters, USREOP recommends the following baseline practices for every initial occupancy visit:

- Two team members on every initial visit. The modest added cost is worth the safety buffer.
- Maintain a visible, audible approach — normal-to-elevated speaking volume, deliberate vehicle-door sounds, no silent or sneaking approaches.
- Park where you can leave quickly; never box yourself in behind another vehicle or a gate.
- Share your location and itinerary in real time with your team or broker.
- For properties with known risk factors, arrange a police or sheriff civil-standby in advance rather than trying to improvise one on site.

3.WHEN THE PROPERTY APPEARS OCCUPIED BUT NO ONE ANSWERS

This is one of the most common gray-area scenarios for REO agents. Indicators of covert occupancy include active utilities without a visible vehicle, covered or blacked-out windows, fresh trash or recent deliveries, and signs of entry at non-primary doors. When you cannot make contact, document everything.

Typical next steps:

- Speak with neighbors who may confirm recent activity
- Leave a door hanger with your business card and a clearly dated note
- Return daily and log each attempt with time-stamped photos
- On repeat visits, post a dated, brightly colored notice to establish a paper trail

Expect that some occupants will crack the door once and then refuse further contact. Treat every follow-up visit as a first visit, with full safety protocols — familiarity breeds the incidents nobody sees coming.

4.DISTINGUISHING A LAWFUL TENANT FROM A SQUATTER

Several states have enacted laws that classify certain squatting situations as criminal conduct, which can allow law enforcement to intervene more quickly (for example, recent changes in Florida and Georgia). Even with these reforms, outcomes are fact specific. Thorough documentation and close coordination with the Evictions Coordinator remain critical. Cash-for-keys and relocation-assistance offers can resolve matters faster than formal eviction when the occupant is reasonable, but they are time-intensive, require careful documentation, and must always be coordinated with the servicer before any dollar figure is discussed.

5.CASE STUDY: WHY DOCUMENTATION AND PATIENCE STILL MATTER

On a recent Florida townhouse assignment, an unauthorized occupant produced a lease — initially unsigned, then signed on a subsequent visit — with rent set well below market. Even though Florida's recent squatter-law reforms might have supported a faster removal, the mere existence of a lease document (however questionable) led the servicer and counsel to seek court direction before acting. The timeline stretched into the third month, and when the occupant became threatening, removal ultimately required both Sheriff and U.S. Marshals presence. The lesson: a document that looks like a lease will almost always slow the process, whether or not it is valid. Plan for that reality, document rigorously, and escalate to counsel early.

New squatter laws are not a universal shortcut. In some situations, posting notices, requesting increased sheriff patrols, or applying steady documented pressure leads to a voluntary departure. In others, the alleged squatter produces a questionable lease, becomes hostile, or has even subleased the property — pushing the matter back into a traditional eviction for legal certainty and safety. Match the tool to the situation, and never assume a new statute eliminates the need for process. Multiple states — including Florida, Georgia, Texas, West Virginia, and others — have passed or proposed reforms intended to accelerate the removal of unauthorized occupants. These laws generally strengthen owner rights, but outcomes still depend on documentation, the specific facts, and local enforcement practices. Confirm the current version of your state law before relying on it, and contact your local Sheriff's Office or Police Department for guidance and any available forms related to unlawful occupancy.

6.TENANT PROTECTIONS

Many tenant protections are governed by state law and the federal Protecting Tenants at Foreclosure Act (PTFA). Generally, bona fide tenants (e.g., tenants with valid leases at market rent and no familial relationship to the former owner) may be entitled to at least 90 days' notice to vacate after foreclosure and/or the right to remain through the end of the lease term, unless the new owner intends to occupy the property as a primary residence. These protections can apply to properties acquired through foreclosure or deed-in-lieu transactions. A bona fide tenant situation is not a squatter situation — confusing the two is one of the fastest ways to create liability for yourself, your broker, and the servicer. When in doubt, treat the occupant as a bona fide tenant until your servicer or counsel confirms otherwise.

7.TOOLS AND RESOURCES FOR USREOP MEMBERS

The tools below are ones USREOP members regularly rely on in the field. This is not an endorsement — availability, pricing, and accuracy vary — but it provides a starting point for agents building out their occupancy-check toolkit.

- **Forewarn** person-identification and risk-screening tool. Available as a member benefit through Florida Realtors and many other state and local Realtor associations; check your association before purchasing separately.
- **TLO / IRBSearch / LexisNexis Accurint** deeper skip-tracing and public-records platforms, typically subscription-based.
- **County Property Appraiser and Clerk of Court portals** free in most jurisdictions; the first stop for ownership, tax, and litigation history.
- **Local Sheriff / Police non-emergency lines** for civil-standby requests, advance coordination on known-risk properties, and guidance on unlawful-occupancy forms.
- **CompanyCam or equivalent time-stamped photo apps** for creating the contemporaneous, GPS-tagged documentation that makes or breaks later enforcement.

8.KEY TAKEAWAYS

Recent state reforms have strengthened owner rights and given REO agents more tools, but occupancy issues remain complex, fact-specific, and safety-sensitive. Successful outcomes consistently come down to five things:

- Thorough pre-visit research using every available tool, including Realtor-association benefits like Forewarn
- Documentation that is contemporaneous, dated, and photographic
- Close coordination with the servicer's Evictions Coordinator and counsel early, not late
- Appropriate engagement with law enforcement, arranged in advance for known-risk situations
- Strict adherence to PTFA and state tenant-protection requirements whenever there is any possibility of a bona fide tenant
- Consistent safety protocols on every visit — not just the ones that feel risky

If you are a USREOP member and encounter a situation that is not covered here, raise it on the member channel. The field guide is a living document and is updated based on what our network sees on the ground.

THE GREATER SACRAMENTO AREA THAWING, NOT BOOMING

Paul Boudier
Knowledge Real Estate Group

Greater Sacramento is entering Spring 2026 in a cautiously improving but still inventory-tight market. February data shows more homes hitting the market, yet pricing remains firm.

Active listings in the city of Sacramento climbed roughly 9% year-over-year in February, outpacing national growth. New listings also rose faster than the U.S. average, giving buyers more choices but not enough to flip the market's balance. Median list price sits around the high-$400,000s to low-$500,000s, with modest annual appreciation rather than the double-digit spikes of the pandemic era.

For residential lenders and servicers, this matters on two fronts. First, borrowers under stress still have equity cushions in most submarkets, meaning short payoffs, cooperative sales, and structured exits are often viable. Second, more balanced conditions extend marketing times, giving loss-mitigation teams slightly more runway to work alternatives before a forced REO sale.

Statewide forecasts call for 2026 to bring single-digit price growth, slightly lower mortgage rates near 6%, and a slow increase in sales volume. In Sacramento, that points toward a "workout-friendly" environment rather than a collapse: values are high enough to support dispositions, but buyers are pushing harder on price and condition.

For default-focused professionals, the opportunity is to pair realistic valuation with proactive outreach. Clean pricing, shorter repair scopes, and early engagement with local brokers can preserve net proceeds — especially before the usual April–June listing surge brings more competing inventory to market.

Key takeaway: 2026 isn't a distress wave yet, but it is a year where disciplined asset management in Sacramento can materially change loss severities.

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MODERN MARKETING, TIMELESS RULES: Fair Housing in the Digital World

By: Sharon Bartlett
US REO Partners

Fair housing isn't just a regulatory requirement to me—it's something I've spent years protecting and promoting. Before stepping fully into real estate, I spent decades in oversight and compliance roles, ensuring that processes stood up to scrutiny and upheld both the letter and the spirit of the rules. That perspective never left me. Today, as an REO professional, I see firsthand how quickly digital marketing can blur those lines if we're not intentional. I've always been a champion of fair housing, and in this environment, that means making sure the way we market properties is just as equitable as the opportunities we're working to create.

In today's market, digital marketing isn't optional—it's the primary way properties are sold. From social media ads to automated listing syndication, real estate agents are relying more heavily than ever on technology to reach buyers. But with that shift comes a new level of risk.

Recent guidance from HUD's Office of Fair Housing and Equal Opportunity (FHEO) put a spotlight on how the Fair Housing Act applies to digital advertising. While the guidance itself was later withdrawn, the issues it raised remain highly relevant—and enforcement risk is very real.

For REO agents operating at scale, understanding this isn't about compliance. It's about protecting your client relationships and your business.

The Game Has Changed

Historically, fair housing compliance in marketing focused on what you said. Avoid discriminatory language, and you were generally on solid ground. Today, it's just as much about who sees your ads. Digital platforms allow advertisers to target audiences with incredible precision. That's great for efficiency—but it can also create unintentional discrimination if certain groups are excluded from seeing housing opportunities. And here's the key point: even if you didn't intend to discriminate, you can still be held accountable.

The Hidden Risk in Targeting Tools

Many agents use platforms like Facebook or Google without fully understanding how targeting works. Options like age ranges, interests, income levels, or geographic filters may seem harmless—but they can function as proxies for protected classes.

For example:

- Targeting by ZIP code can unintentionally exclude certain racial or ethnic groups
- Limiting ads to certain age brackets may impact familial status protections
- Using "lookalike audiences" can replicate biased data patterns

The result? A listing that never reaches the full market. In the REO space, that's more than a compliance issue—it's a performance issue.

You're Still Responsible—Even If You Didn't Run the Ad

One of the most important takeaways is this: you own your marketing, even when someone else executes it. Whether it's a third-party vendor, a brokerage marketing team, or an automated platform, agents can still be held accountable for discriminatory outcomes. That makes vendor oversight critical. If you don't know how your ads are being targeted, it's time to ask.

AI Isn't a Free Pass

Artificial intelligence is becoming more common in marketing—optimizing ad delivery, selecting audiences, and even generating campaigns. But AI can introduce bias just as easily as it can improve efficiency. The challenge is that many of these systems operate as a "black box," making it difficult to see how decisions are being made. That lack of transparency doesn't eliminate liability. If anything, it increases the need for diligence.

What This Means for REO Agents

REO agents are uniquely exposed to this issue. You're often:

- Managing high volumes of listings
- Working with multiple asset managers
- Relying on systems and vendors to scale marketing efforts

That combination creates efficiency—but also risk. The agents who will stand out in this environment are the ones who bring intentionality and oversight to their marketing strategy.

Practical Steps You Can Take Now

You don't need to overhaul your entire marketing approach—but you do need to be more deliberate.

Start with these fundamentals:

- Use broad, inclusive audience targeting
- Avoid filters tied to demographics or protected characteristics
- Review and understand your platform settings
- Vet your marketing vendors and ask compliance questions
- Document your processes and decisions

These aren't just compliance measures—they're smart business practices.

Final Thoughts

At its core, fair housing is about ensuring equal access to opportunity. Digital marketing has the power to expand that access—or unintentionally limit it. As REO professionals, we have a responsibility to make sure it does the former. Because in today's environment, how you market a property is just as important as how you price it.

KEY TAKEAWAYS

1. The Fair Housing Act applies to ALL digital marketing
2. Targeted advertising is a major risk area
3. "Unintentional" discrimination still counts
4. You are responsible - even when using third parties
5. Avoid discriminatory language AND delivery
6. AI and automation must be monitored

BEST PRACTICES

1. Use broad, inclusive targeting
2. Avoid demographic filters tied to protected classes
3. Regularly audit campaigns and vendor practices
4. Train staff and partners on digital fair housing risks

For more information, please visit: **Guidance on Application of the Fair Housing Act to the Advertising of Housing, Credit, and Other Real Estate-Related Transactions through Digital Platforms**

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MEMBER SPOTLIGHT

INSPIRING INSIDER STORIES FROM OUR MEMBERS

Featuring Sam Hantosh!

Broker
RE/MAX Team 2000
Dearborn, Michigan

There are some careers you plan—and others that find you. For Sam Hantosh, the path into REO was the latter, unfolding at exactly the right moment in a shifting market.

Sam entered real estate in 2006, just as the retail market began to falter. By 2007, a connection introduced him to the REO side of the business—an opportunity that would shape the course of his career. What followed, as he describes it, has been "a wild ride," marked by constant change, challenge, and growth. Working in the Detroit market has given Sam a front-row seat to one of the most dramatic housing transformations in the country. From the era of dollar deeds to the city's bankruptcy in 2013, and now into a period of revitalization, he has seen it all. Today, Detroit tells a story of resilience—property values have risen, and many areas are thriving. At the same time, new challenges are emerging: longer days on market, rising inventory, inconsistent quality from fix-and-flip properties, and increasing property taxes that are impacting buyers.

Through it all, Sam believes one factor separates agents who consistently receive REO assignments from those who don't: performance. Every property presents its own set of complexities, and success comes from being willing to handle all of it—the good, the bad, and the difficult. Whether managing distressed assets or high-value properties, the key is consistency. As Sam puts it, clients remember the agents who show up and deliver solutions, even on the toughest assignments.

That mindset has been shaped by years of navigating challenging situations—everything from squatters to severely neglected homes. Yet even after nearly two decades in the business, Sam notes that each year still brings something new. His approach remains steady: stay positive, keep moving forward, and focus on solving the problem in front of you.

In today's environment, client expectations have only intensified. With the rise of task-driven platforms and faster communication cycles, responsiveness is critical. Sam emphasizes the importance of staying organized, adaptable, and proactive—often working within tight 24-hour timelines. Some clients want full repairs, others none at all, but the expectation is always the same: deliver your best, every time.

For agents considering a path into REO, Sam offers advice with a touch of humor: "Don't do it—just kidding." The reality is that REO requires significant upfront effort and resilience. His real guidance is simple but demanding: treat every asset as if it were your own, and always come prepared with solutions.

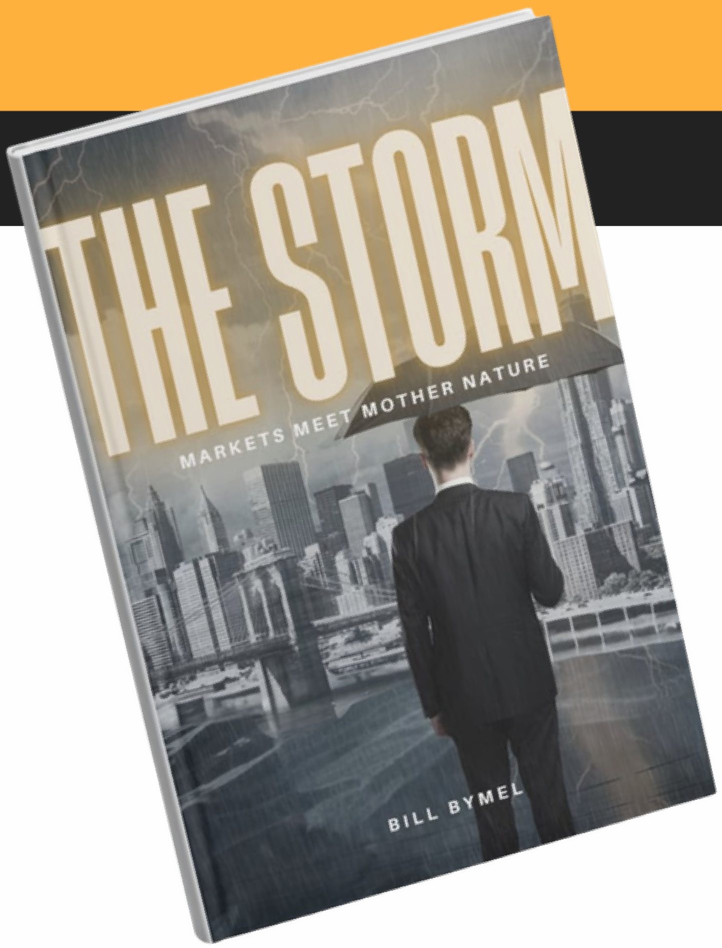
Beyond the day-to-day work, Sam has found lasting value in his involvement with US REO Partners. A member for nearly five years, he points to the relationships built within the network as one of its greatest strengths. Events like the annual St. Jude Dinner stand out—not only as opportunities to reconnect with peers, but as meaningful moments to give back and support an important cause.

For Sam, success in REO isn't just about transactions—it's about consistency, relationships, and showing up when it matters most.

If you would like the opportunity to be spotlighted in our next issue, email PRTNR@usreop.com

THE STORM IS HERE

Review of The Storm, written by Bill Bymel



REVIEWED BY MELISSA HANCOCK, CREATIVE DIRECTOR OF PRTNR MAGAZINE

In real estate, timing and preparation matter. That's what makes The Storm by Bill Bymel such an important read right now.

The main idea of the book is simple: the "storm" isn't coming- it's already here. The market pressures Bymel talks about—rising debt issues, changes in insurance, and shifting demand—are already affecting portfolios today. This isn't theory. It's what many of us are seeing in real time.

One of the most helpful parts of The Storm is that it doesn't just point out problems. It pushes readers to think about what to do next. After the 2008 financial crisis, many institutions moved away from the kind of hands-on work needed to manage distressed assets. Now, those skills are needed again.

This is where the book connects directly to the work of US REO Partners. Many of our members are already dealing with these challenges—loans under pressure, assets that need individual attention, and situations that require experience and careful strategy. The Storm puts language around what we're seeing and reminds us why our work matters.

Another key takeaway is the focus on preparation. Bymel makes it clear that we can't predict everything, but we can be ready. Success in this market isn't about having all the answers—it's about building systems and strategies that can handle uncertainty.

The book also ties into the broader conversation Bymel is having through the Debt Doctor podcast, where he continues to share insights on what's happening in the market right now.
For US REO Partners members, The Storm is a useful and timely read. It reflects what many of us are already experiencing and challenges us to stay proactive.

The message is clear: the storm is here. What matters now is how we respond.

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Annual Member & Client Appreciation Dinner/Auction				✓
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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!

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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.

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

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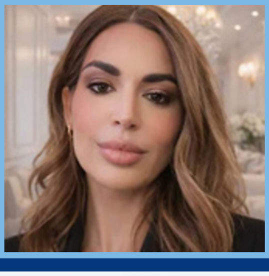

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