

US REO PARTNERS **PRINR** MAGAZINE

THE OFFICIAL
PUBLICATION OF US
REO PARTNERS

VOLUME 7: ISSUE 3



**DISASTER RECOVERY:
HOMEOWNERS GUIDE**

**MAKING A SPLASH: PREPARING
REO LISTINGS WITH POOLS**

**STEWARDS OF THE NEXT
CHAPTER**

MEMBER DIRECTORY PG. 32

US REO PARTNERS **PRTNR** MAGAZINE

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



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EDITOR'S NOTE

Dear readers,

Summer is often associated with sunshine, vacations, and time spent outdoors, but for those of us in the real estate and mortgage industries it also serves as a reminder that preparation, adaptability, and strong partnerships are essential to success. Whether we're navigating changing market conditions, responding to severe weather, or finding new ways to better serve our clients, the strength of our industry lies in the professionals who are willing to share their knowledge and experiences. This issue of PRTNR Magazine is filled with insights from some of those professionals.



Our popular Coffee with Clients feature highlights two respected industry leaders. Freddie Mac's Eric Will discusses trends, operational priorities, and the evolving REO landscape, while Jerry Mills of Phoenix Asset Management shares his perspective on asset management, industry relationships, and what it takes to succeed in today's market.

Be sure to visit the Regional Rep Corner, where Todd Yovino shares updates, observations, and opportunities from the field, keeping our members connected to what's happening across the country. In "Making a Splash: Preparing REO Listings with Pools," Danielle Galvin shares practical guidance for marketing and preparing REO properties with swimming pools—an important topic during the summer selling season.

This edition also features a double shot of Member Spotlights, recognizing two outstanding real estate professionals. You'll get to know Jennifer Rascon of Exit Realty and Jeff Russell of Russell Realty Group powered by eXp Realty, whose dedication, expertise, and commitment to serving their clients continue to make a positive impact in our industry.

As communities across the country continue to experience hurricanes, floods, wildfires, tornadoes, and other natural disasters, I encourage you to read my article on Disaster Recovery, based on guidance from the Mortgage Bankers Association. It provides practical information that real estate professionals can share with homeowners before and after a disaster, helping them better prepare for the unexpected and navigate the road to recovery.

Finally, we're also proud to feature "Stewards of the Next Chapter," an article by Melissa Hancock that reminds us of the important role real estate professionals play in helping individuals and families through significant life transitions with compassion, professionalism, and care.

Thank you for being a valued member of the US REO Partners community. Your willingness to learn, collaborate, and support one another is what makes this organization so special. I hope this issue provides valuable insights that you can apply in your business and inspires new conversations within our industry.

Enjoy the Summer 2026 edition!

A handwritten signature in black ink that reads "Sharon Bartlett".

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Featuring: Eric Will

US REO Partners was pleased to welcome Eric Will, Senior Director of REO Operations at Freddie Mac, as the featured guest for our May Coffee with Clients session. Eric shared his insights on REO market trends and his outlook for the future while engaging in an open discussion with members. We sincerely appreciate Eric for sharing his expertise and time with our members.



WHAT DOES FREDDIE MAC'S CURRENT REO INVENTORY LOOK LIKE TODAY, AND WHERE ARE YOU SEEING THE GREATEST CONCENTRATION OF REO PROPERTIES?

EW: We currently have approximately 2,300 REO assets nationwide, and inventory has remained at about that level for several years. In all my years in REO, I've never seen inventory stay this consistently low for so long. To put that into perspective, at the peak of the 2010 housing crisis, Freddie Mac had 74,000 properties in inventory. At one point, we had 2,500 properties in Cook County, Illinois alone—more than we have nationwide today.

EW: (cont): That year, we took in 128,000 new REOs and were selling 5,000 to 6,000 properties a month. It was an unheard-of volume.

So now, it feels like we've swung the pendulum from one end to the other with almost record-low inventory. The only time we've ever been lower was during COVID. The interesting thing is that while today's levels have remained relatively flat, they are shifting. Our inventory used to be heavily concentrated in the Midwest and Northeast. However, over the last 12 months, states like Florida, California, and Texas have popped back into our top ten. If you look at a map of our inventory, it's almost evenly split between the Southern, Midwest and Northeast states. We're also seeing newer inventory in faster-moving, non-judicial states with less deferred maintenance.

At the same time, assets are more geographically dispersed than ever, creating challenges for brokers and vendors who receive fewer assignments and must stay current on Freddie Mac's processes when only handling a handful of properties each year.



HOW ARE MARKET STRATEGY DECISIONS DETERMINED ACROSS YOUR PORTFOLIO? WHAT ROLE DO AGENTS AND LOCAL MARKET CONDITIONS PLAY IN SHAPING THOSE DECISIONS?

EW: I don't think the rationale behind our decisions always comes through in our vendor alerts. The alerts explain what we're doing, but not always why. Believe it or not, there really is a method to the madness. Years ago, we made more property-by-property decisions based on what made the most financial sense. But as a government-sponsored enterprise, we have to be very mindful of fair housing and fair lending, so over the years we've moved toward strategies that are guided more by business rules and guiding principles than by individual discretion. There are always exceptions, but generally speaking, we're applying the same approach across the entire portfolio.

That said, our agents play an incredibly important role in the process. The listing broker BPO is a foundational piece of what goes into all of our pricing models. It tells us the as-is value, the condition of the property, what's in need of repair, and the fully repaired value. Even if we're not making those repairs, that information is consumed into our pricing models and reviewed carefully by our sales specialists. I can't stress enough how valuable that BPO is to us. It's one of the many things that demonstrates why we simply can't do this process without real estate agents.

THE NAR LAWSUIT SETTLEMENT HAS RESHAPED MANY ASPECTS OF THE REAL ESTATE INDUSTRY. HOW HAS IT CHANGED FREDDIE MAC'S AGENT COMPENSATION POLICY AND THE DECISIONS AROUND IT?

EW: With the NAR settlement came the change that the agent compensation could no longer be advertised in the MLS, and with who we are, we wanted to make sure we were strictly complying with those new rules. While we could have continued advertising compensation on HomeSteps.com, we wanted to support the direction NAR was heading. Instead, we shifted to providing additional buyer closing cost concessions that can be used to compensate the buyer's agent.

If a buyer wants Freddie Mac to help pay their agent's compensation, we simply ask for a copy of the buyer-broker compensation agreement. If it's reasonable—and on most owner-occupant transactions it is—we're generally going to pay the full amount. In an effort not to hurt the buyer, we also increased our buyer closing cost concessions. Some people have pushed back on providing the agreement, but our position is pretty straightforward: if you want us to pay for it, we need documentation showing what we're being asked to pay for. That's how we're handling it.

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



Featuring: Jerry Mills

We're pleased to feature highlights from our recent Coffee with Clients conversation with Jerry Mills, Asset Manager at Phoenix Asset Management. Jerry shared valuable industry insights, real-world experience, and practical strategies for navigating today's ever-changing market. His thoughtful perspective provided members with actionable takeaways for building stronger client relationships, adapting to industry shifts, and positioning themselves for continued success.



LOOKING ACROSS YOUR PORTFOLIO NATIONALLY, WHAT IS THE BIGGEST TREND YOU'RE SEEING IN THE REO AND DISTRESSED ASSET SPACE RIGHT NOW?

JM: This is a question that I get asked quite frequently, but it's also a great question! I think we are starting to see a pickup. However, it seems as though the big bulge in the snake is moving very, very slowly. I know other organizations have been talking about a slow burn with this cycle rather than the sudden increase we've seen in the past.

JM: (cont): It's going to take some time, and we aren't quite there yet. What we are seeing is not necessarily in the metro markets. We are seeing properties that are located in rural areas, oftentimes 45 or 60 miles outside of the metro areas--out in the cornfields! That presents a struggle. We have a lot of great partners in the metro and major service areas, but the rural areas are difficult. We will get agents calling about how to get assignments, and then we offer them a property, and they say it's not really in their coverage area. Having a network of professionals who are willing to go where the business is—and provide the same level of service regardless of location—is extremely valuable. We know US REO Partners members are up for the task, and we have you bookmarked!



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



AS AN ASSET MANAGER, WHAT CHALLENGES ARE YOU FACING TODAY THAT ARE DIFFERENT FROM WHAT YOU'VE SEEN IN OTHER MAJOR REO CYCLES?

JM: I would say one of the biggest issues we are seeing is invoicing. Our clients have really clamped down and are requiring that invoices be submitted within 30 days of when the service was provided. In the past, we could hold on to our invoices and then submit them at the end. Sometimes that could be 3 weeks past closing or even a month and a half. One of our main clients is a sub-servicer, and they need to close their books out immediately. So their stance is that you get them submitted within that time frame or they won't reimburse. They want the entire invoice package submitted all at the same time. Please do everything you can to get those things in so that it's not an awkward conversation!

Another challenge is not carefully reading or skipping the instructions that are sent out with the assignment. It leads to a lot of questions being asked that have already been answered in detail. I've also started using ResNet as more of a tool than I had in the past. I'm creating tasks for everything, and when bids or photos are uploaded, clients or our invoicing team can go and look at it. It's all right there. Those instructions tell you exactly what needs to be done. For example, if someone uploads just one photo, I can't do anything with it.

WHAT SEPARATES A GOOD REO AGENT FROM A TRULY VALUABLE BUSINESS PARTNER?

JM: I think the biggest difference is moving beyond simply completing tasks and focusing on the partnership. Today's REO platforms are very task-driven, and while those systems serve an important purpose, checking boxes and completing assignments alone doesn't create value or sell properties.

A valuable REO partner understands that communication is the foundation of success. It's an agent who is responsive when I make a phone call or send an email, and they provide quick, accurate information. If they don't have the answer, they take the initiative to find it. That level of transparency and follow-through builds trust.

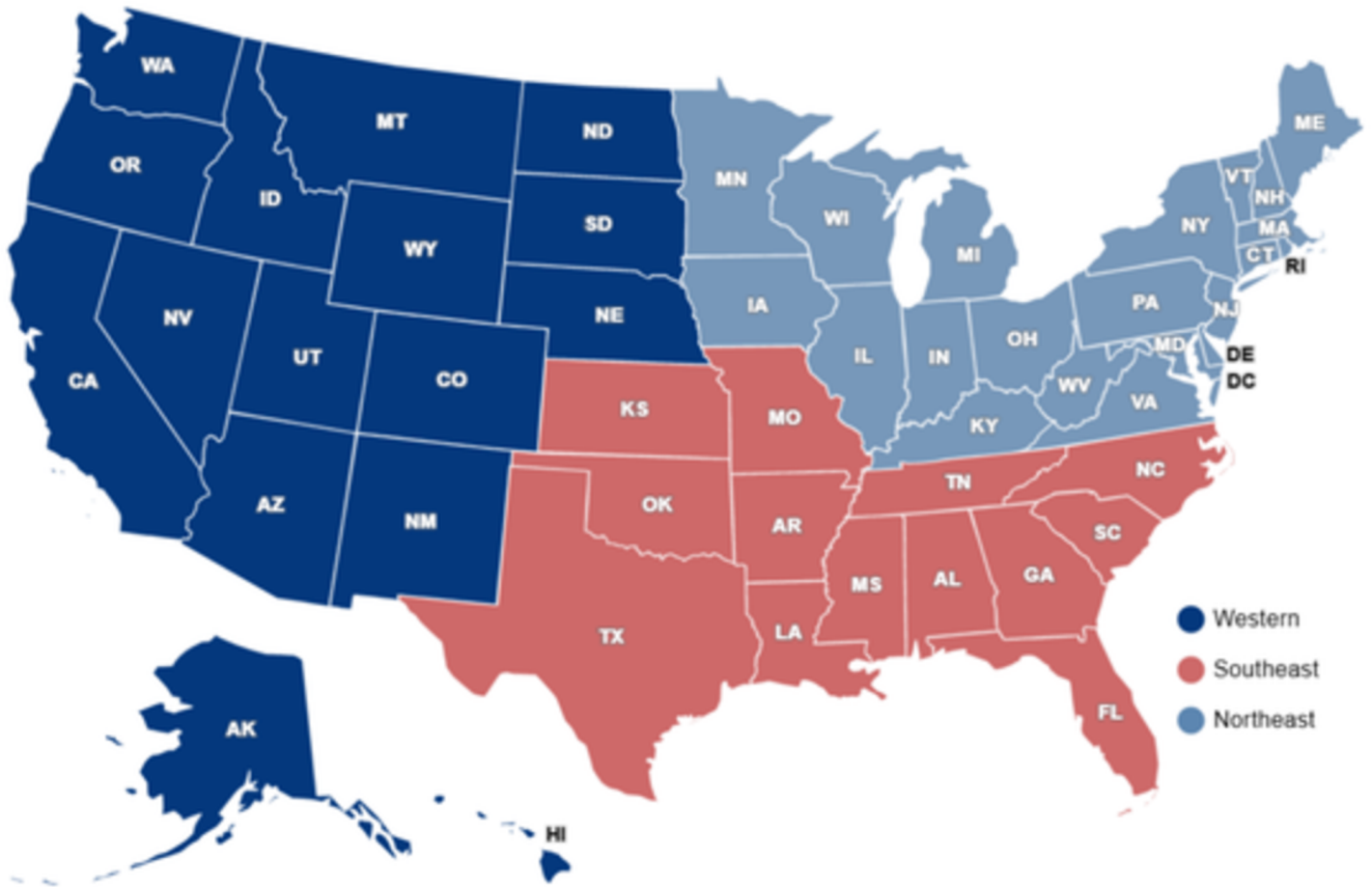
The best agents also go beyond submitting a BPO, an offer, or a recommendation. They provide the "why" behind their recommendations. They help tell the story behind the asset.

At the end of the day, a good REO agent completes the assignment. A truly valuable business partner helps drive the strategy, communicates proactively, and works alongside the asset manager to achieve the best possible outcome for the client. That partnership is what makes the difference.

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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REGIONAL REPRESENTATIVE'S CORNER

By: Todd Yovino, founder of Island Advantage Realty, LLC, is a premier REO broker serving Metro New York and Long Island with over 38 years of experience in distressed asset disposition and strategic renovation management.

THE RENOVATION DECISION: Why As-Is Is No Longer the Safe Play

In today's market, strategic renovation isn't a luxury. It's the most reliable path to maximum return on distressed assets.

For decades, the default play in REO disposition has been simple: list it as-is, price it to reflect condition, and move on. I understand the logic. Minimize carry time, reduce liability exposure, keep it clean. But after 38 years managing distressed assets across Metro New York and Long Island, I've watched this mindset cost lenders and servicers more money than many realize.

The market has changed. Buyer and seller expectations and philosophies have shifted. As these shifts occur, my philosophy has had to adjust accordingly to position my clients for success in this ever-evolving environment.

This means that there is no longer any room for the "one size fits all" philosophy. To sell as-is hurts the seller in particular and the market as a whole. Simply put, an "as-is sale" is synonymous with lost potential returns and exacerbated liability. Therefore, this approach is my last resort rather than my first choice.



Almost all properties will benefit from some type of repair, whether strategically selected improvements or a full-scale renovation. For each asset, I ask myself the following questions:

1. What is the highest and best use for this property?
2. Who is my audience?
3. How do I widen my purchaser pool to create maximum execution?
4. In what ways can I mitigate seller costs in realizing their vision for the property while simultaneously appealing to the buyer's expectations within each unique market?



Today's buyers, especially in the Metro New York and Long Island markets, are rate sensitive, cautious, and far less willing to take on unknown renovation risk. They want move-in ready, or they want a significant discount. Understanding this reality and bearing witness to the pain of ultimate investors and servicers over the years, Island Advantage has dedicated the better part of 20 years to putting sellers back in the driver's seat through the creative employment of strategic enhancements.

A Real Example of the Strategy in Action

We were managing a ranch style home which became vacant through lockout. Upon entering, we learned that the property needed a complete overhaul. Not only was the home replete with health and safety concerns and disqualified from traditional forms of financing due to condition requirement deficiencies, it also had a terrible interior odor. The home suffered from interior obsolescence due to an awkward layout: an oversized bathroom, an undersized room of questionable utility, and poor access to the largest bedroom in the property.

Instead of selling the property as is, which would have been the easier and less stressful approach, I recommended a full-scope renovation to strategically maximize the collateral's potential.

Walking through the property with a trusted vendor, I articulated a new vision for the property: take space from the oversized bathroom and give it to the undersized room adjacent to it, change the access point into the home's largest bedroom to enhance functional utility, and take space from an already enormous kitchen to create better closet space for the smaller bedroom off to the side.

The end result was a bidding war that produced a sale price 10% higher than any comparable property of like size and style in the immediate area. The client doubled their money on repair dollars spent.

"Who says that REO can't set the new precedent and benchmark for a neighborhood? At Island Advantage Realty, we see the progression. Better mindsets produce better approaches. Better approaches produce better opportunities. Better opportunities produce better results."

Renovating close to 300 properties per year, the above example is only a microcosm of something that we get to enjoy seeing every day. Our mindset and philosophy have adjusted to the new realities, and we are already planning for the upcoming mindsets and new realities of tomorrow.

Here's to adapting, delivering and succeeding!

Changing the meaning of REO to
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Disaster Recovery:

A Homeowner's Guide to Getting Back on Track

By: Sharon Bartlett, US REO Partners



Natural disasters can happen with little warning, leaving homeowners overwhelmed and unsure of what to do next. Whether facing the aftermath of a hurricane, wildfire, flood, tornado, or other catastrophic event, taking the right steps early can make a significant difference in the recovery process.

The Mortgage Bankers Association (MBA) has developed MBA's Disaster Recovery: A Resource for Homeowners, a practical guide designed to help homeowners prepare for disasters, navigate the immediate aftermath, and successfully rebuild. This comprehensive resource walks homeowners through every stage of the recovery process and serves as a valuable reference during what can be an incredibly stressful time.

The guide includes helpful information on:

- Before the Disaster: How to prepare your home, organize important documents, and create a disaster readiness plan.
- After the Disaster: Immediate steps to protect your family, secure your property, and begin documenting damage.
- Beginning the Recovery Process: Understanding what to expect when working with your mortgage servicer, insurance company, and disaster relief agencies.
- Recovery and Rebuilding Assistance: Resources available to help homeowners repair, rebuild, and move forward.
- Insurance Payments Distribution Flow Chart: An easy-to-follow overview explaining how insurance claim funds are typically distributed during the rebuilding process.

If your home has been affected by a disaster, the MBA recommends taking these important first steps as soon as it is safe to do so:

1. Contact your mortgage servicer.
2. Notify your homeowners insurance company.
3. Apply for federal disaster assistance.

Recovering from a disaster is rarely a quick process, but homeowners do not have to navigate it alone. By understanding the available resources and taking prompt action, families can position themselves for a smoother recovery.

For additional guidance, homeowners are encouraged to review MBA's Disaster Recovery: A Resource for Homeowners, available through the Mortgage Bankers Association, which provides detailed information, practical checklists, and step-by-step guidance to help homeowners recover and rebuild with confidence. To obtain a copy of the guidance, please visit <https://www.mba.org/industry-resources/disaster-recovery>.

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MAKING A SPLASH

PREPARING REO LISTINGS WITH POOLS

by Danielle Galvin
1st Choice Real Estate

With summer approaching, here are some thoughts about REO properties with pools. We all know they can be both an asset and a challenge. Cleaning and repairing a pool can be time-consuming and expensive, but a clean, blue pool can significantly improve a property's marketing appeal.

With the Asset Manager's input, REO agents evaluate the best course of action. If the home is livable, even if it is dated or needs repairs, the general recommendation is to get the pool operational.

REO agents review safety concerns such as fencing, lockable and secure gates, lighting, and no trespassing signs. These issues are important for both swim-ready pools and pools that will remain unrepaired.

Safety is one of the most important considerations for REO properties with pools. Many have broken fences, missing locks, no water at all, or broken covers. The old standard HUD covers are unattractive, and the newer covers prevent buyers from seeing the condition of the pool underneath, but they are a must for safety.

In many areas, local ordinances require pools to be fenced and secured, so code violations are a frequent concern. Fortunately, many cities and counties will often remove violations once the pool has been properly secured.

REO agents have repaired fences, installed pool covers, and in some cases added fencing only around the pool itself. In our area, pool covers typically cost about \$1,500 to \$2,500 installed, depending on the pool size. These are major improvements over older frame-and-wire covers, which are still encountered and are usually recommended for replacement. When full fence repair or replacement is too expensive, a mesh safety fence around the pool may be installed. This option benefits buyers because it is removable and reusable. Mesh fence installation typically ranges from \$500 to \$2,500, depending on pool size.



Above-ground pools are usually in poor enough condition that removal is the best option. If approval for removal is not available, REO agents should recommend draining the pool immediately to reduce safety risks. These pools often also have attached decks or stairs that need to be removed. Removal costs may vary by area; however, in the Tallahassee Florida area they typically range from \$500 to \$2,000, depending on size.

When restoring a pool to a clean, swim-ready condition is an option, it is wise to get bids from multiple vendors. Prices can vary widely depending on the scope of work. In some cases, repairs are simply too expensive, such as when there are structural cracks or liner leaks. After reviewing bids, REO agents provide their best recommendation based on cost versus marketing value.

REO agents value homes with a pool and understand they can require extra time and attention, but strong cleanup and marketing efforts can provide meaningful benefits to the sellers we represent.

Sharing free pool safety resources is a support that REO agents can provide to their buyers. The National Drowning Prevention Alliance website is recommended for videos and practical safety information. Water safety is a lifelong responsibility, and learning the 5 Layers of Protection takes only a few minutes but can help save lives. Many of our buyers have provided feedback that they found these quick safety tips to be helpful reminders.

Let's help our customers sell these pool homes so buyers can make a splash in their new home!



WE ENCOURAGE YOU TO FIND RESOURCES TO SUPPORT YOUR CLIENTS, INCLUDING THE 7 LAYERS OF PROTECTION PDF ON THE NATIONAL DROWNING PREVENTION ALLIANCE WEBSITE.



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Meet Tom and Danielle Galvin

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

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MEMBER SPOTLIGHT

INSPIRING INSIDER STORIES FROM OUR MEMBERS

Featuring Jennifer Rascon

Broker
EXIT REALTY YUMA
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For Jennifer Rascon, REO wasn't just where her real estate career began; it became the foundation for everything that followed. Entering the industry in 2008, she joined a brokerage with an established REO business and was immediately immersed in asset management, gaining firsthand experience with the systems, expectations, and service institutional clients demand.

What began as an opportunity quickly became a passion. "Every property presents unique challenges, and I thrive on finding solutions that help protect my clients' assets while maximizing their returns," she says. As her experience grew, so did Rascon Real Estate Services, built on strong systems, trusted vendor relationships, and a commitment to communication, accountability, and efficiency.

Jennifer believes the agents who earn consistent REO assignments do so by becoming trusted partners. "Asset managers aren't just looking for someone to list a property—they're looking for a trusted extension of their team," she explains. Reliability, proactive communication, adaptability, and consistently delivering on commitments are what create lasting client relationships.

One experience, however, stands above the rest. While handling the eviction of a widow, Jennifer made it a priority to balance her responsibility to her client with compassion for the homeowner. "I made a conscious effort to communicate with kindness, treat her with dignity, and make an already painful process as respectful as possible," she recalls. After the process was complete, the woman mailed Jennifer a handwritten thank-you note expressing her appreciation—a reminder that behind every property is a human story.

Looking ahead, Jennifer encourages agents entering the REO industry to focus less on chasing assignments and more on building trust. "Success in this business doesn't happen overnight. It comes from being willing to put in the work, paying attention to the details, and treating every asset as if it were your own." She also encourages professionals to invest in industry conferences and relationships, believing that continuous learning and genuine connections are what create long-term success.



MEMBER SPOTLIGHT

INSPIRING INSIDER STORIES FROM OUR MEMBERS

Featuring Jeff Russell



Broker
Russell Realty Group
brokered by eXp Realty
Brea, CA

With nearly 30 years in the REO industry and more than 2,600 REO transactions to his credit, Jeff Russell has built a career around one simple philosophy: treat every asset as if it were your own.

His path into real estate wasn't part of a long-term plan. After spending 12 years with a Fortune 500 company, a corporate layoff in 1999 prompted a career change that ultimately led him to real estate. Determined to understand every aspect of the business, Jeff began in mortgage lending while simultaneously handling REO listings through industry relationships. By 2006, it became clear that REO was where his future belonged.

Recognizing the warning signs in the lending market long before the foreclosure wave arrived, Jeff made the decision to focus exclusively on REO. That foresight paid off as he went on to manage more than 200 active listings at a time while closing as many as 25 to 30 transactions each month.

Today, he continues to close almost 100 transactions annually while also serving as a Club Wealth real estate coach, mentoring agents across the country and helping them build sustainable, high-performing businesses.

Jeff encourages agents to pay close attention to borrowers entering default and to proactively help homeowners explore options before foreclosure becomes inevitable. He believes experienced REO professionals bring a level of operational discipline that cannot be replicated by agents unfamiliar with the asset management process.

For agents looking to build a successful REO career, his advice is straightforward: find an experienced mentor, invest in coaching, and become a student of the business. He also believes that showing up consistently, building relationships, and maintaining a reputation for responsiveness and reliability remain some of the strongest differentiators in today's marketplace.

A member of U.S. REO Partners for the past four years, he values the nationwide relationships the organization has helped foster, along with the opportunities to learn from experienced professionals serving markets across the country. For him, those connections continue to be one of the greatest benefits of membership.



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Stewards of the Next Chapter

How the REO Industry Preserves More Than Properties

by Melissa Hancock, *US REO PARTNERS*

Ask someone to describe their childhood home, and chances are they won't begin with the square footage or the floor plan. They'll remember the worn spot on the stairs where everyone sat to tie their shoes. The kitchen where family recipes- or perhaps simply basic survival skills- were passed down. The treehouse that their dad built out of lumber scraps. The front driveway where neighbors stopped to chat. That's because a house is built from lumber, brick, and concrete, but a home is built from memories. And like every good story, every home has chapters.

Most REO articles naturally focus on the transaction—the asset, the market, the process. But everyone reading PRTNR already understands those aspects of the business. What we may not stop to think about is why preserving these properties matters beyond the balance sheet.

A house is an asset.

A home is where life happens.

It's where we run to drop off baggage, both physical and emotional, at the end of the day. It's



where we celebrate life's milestones, create the traditions that bind us together in communities, and feel a sense of security and belonging that is often hard to replicate. In my life I've lived in many houses, but whether it was my mom's beautifully curated spaces, hours playing cards, simply awful rounds of Monopoly, or the way my husband secretly cut down the dead tree behind our property because it spoiled my view, it was the love, time, and care of them that transformed those houses into a home.

Every home has a story. Some are filled with joyful milestones and others are filled with seasons of hardship. Job losses, unexpected life changes, financial struggles, or family transitions can alter the course of a home's story in ways no one anticipates.

When a property enters the REO process, it often represents the close of one chapter. While the circumstances that led there are unique to each family, one thing remains true: a vacant home was once a place where life unfolded. It sheltered



dreams, celebrations, and everyday routines that transformed a structure into something deeply personal.

Yet vacancy doesn't have to be the final chapter. Left unattended, an empty property can quickly fall into disrepair. Lawns become overgrown, minor maintenance issues grow into costly repairs, and a once-welcoming home can begin to affect the surrounding neighborhood. What was once a source of pride can, in a surprisingly short time, become a source of concern for neighbors and communities alike.

That's why the work of property preservation matters. While much of it happens quietly and behind the scenes, each inspection, repair, and maintenance visit helps protect more than a physical structure. Together, those efforts preserve the opportunity for that home to welcome its next family and continue serving the community for years to come. A home's story doesn't end when one family leaves. With care and stewardship, it can become the setting for new memories, new traditions, and new beginnings.

Every vacant home represents uncertainty, but it also represents possibility. This is where REO Professionals quietly take on the role of steward. Through maintenance, repairs, inspections, and even something like mowing a lawn, they care for the property during one chapter so it is ready for the next.

Though these tasks may seem routine, they ultimately serve many aspects of a community by:

- Preserving neighborhood stability
- Protecting surrounding property values
- Reducing the effects of vacancy and blight
- Preparing homes for future families

The family who made memories there may have moved on, but another family is waiting for their chapter to begin. Another child will take off their training wheels in that driveway. Another Thanksgiving will be hosted. Another dog will scratch up the back door. Another graduate will pose for photos on the front porch.

As we celebrate America's 250th birthday, we naturally reflect on the ideals that have shaped our nation. Among them is the enduring importance of home; a place where families find stability, communities take root, and memories are made.

Each preserved property is more than an address- or a line on your ever growing to-do list- it's an opportunity for a new story to begin. It's a place where memories will be made, traditions will take root, and another family will discover what it means to call a house "home".

Thank you to all of the industry professionals for standing in the space between as stewards of these homes!



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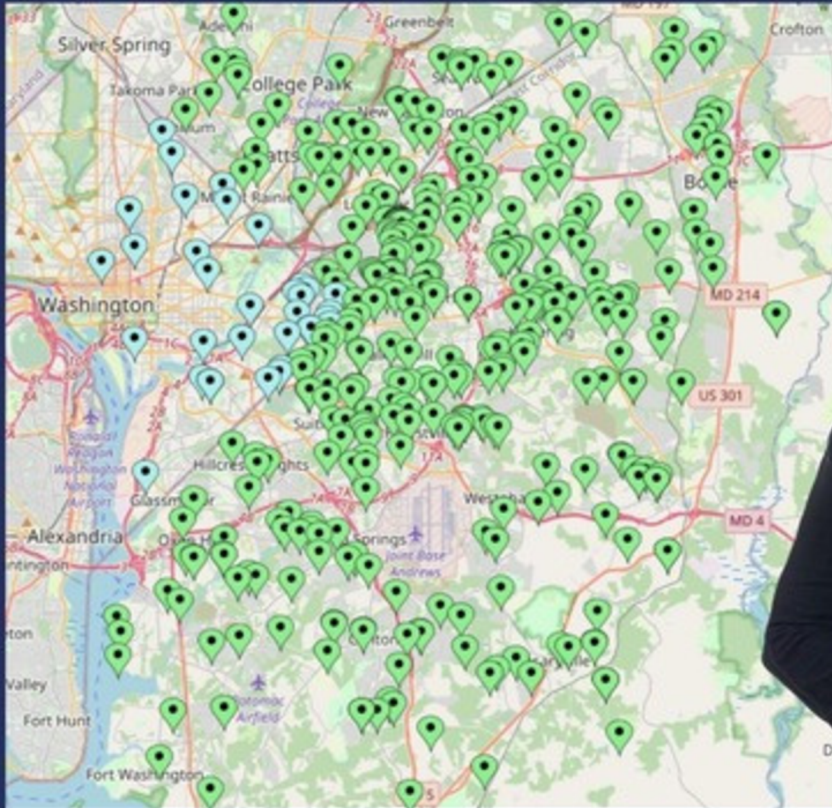
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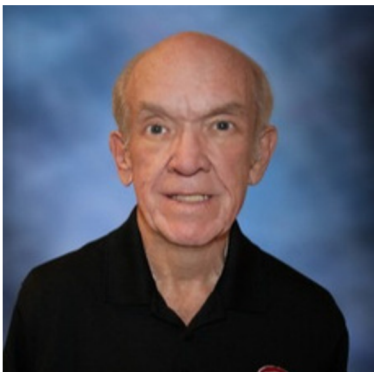
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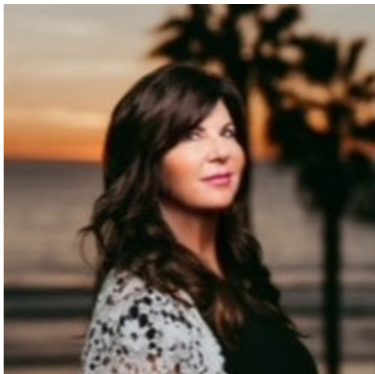
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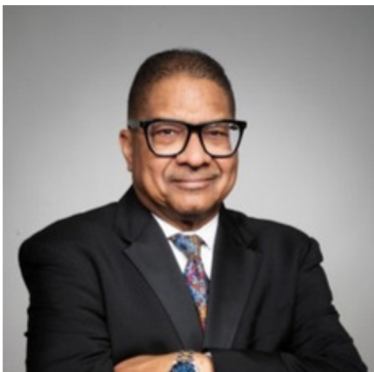
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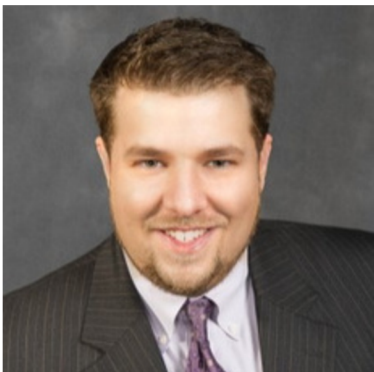
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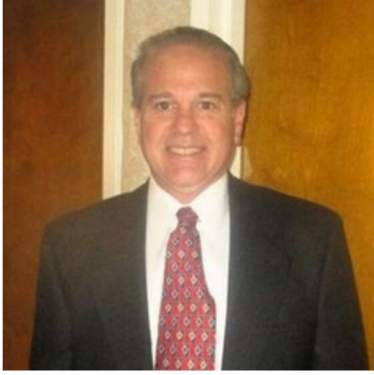
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