US REO PARTNERS

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ST JUDE DINNER AND AUCTION

MEMBER SPOTLIGHT: BILL FLAGG

SHORT SALES - FIVE THINGS EVERY REAL ESTATE AGENT SHOULD KNOW

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,

As we move into the Fall 2026 season, I'm reminded that one of the greatest strengths of US REO Partners is the people who make up our network. The relationships we build, the knowledge we share, and the willingness to learn from one another are what make this industry—and our organization—so special. This edition of PRTNR Magazine is a reflection of that community and the expertise, experience, and perspectives that continue to move our industry forward.

In this issue, we bring you two conversations from our Coffee with Clients series. First, we sit down with Barry Owens of Asset Bridge Solutions, followed by a conversation with Doug Bowman of Renovo Financial. Both offer valuable perspectives and insight into the business, the challenges we face, and the opportunities ahead. These conversations are a great reminder of the importance of staying connected with the clients and industry leaders who help shape our business.

Our Member Spotlight shines on Bill Flagg of ERA Queen City Realty in New Jersey. Bill represents the kind of experience, dedication, and commitment to our industry that deserves to be recognized. We're pleased to share more about his journey and contributions to the REO community.

Be sure to visit the Regional Rep Corner, where Serina Lowden shares her perspective and helps keep our members connected to what's happening across our network. Our regional representatives play an important role in strengthening the relationships that make USREOP more than just a professional organization.

Finally, I'm excited to share my own article on short sales, a topic that is once again deserving of our attention. As market conditions shift and distressed properties continue to present opportunities, understanding the short sale process is an important part of being prepared to serve homeowners, lenders, and clients effectively. Whether you are experienced in short sales or looking to refresh your knowledge, I hope you find the information useful.

As always, thank you to everyone who contributes to PRTNR Magazine and to the continued success of US REO Partners. Our organization is only as strong as the people who participate, share their knowledge, support one another, and remain engaged. I encourage you to take advantage of the connections and resources available through our network.

Thank you for being part of US REO Partners. I hope you enjoy this edition of PRTNR!

Sharon Bartlett

Executive Director of Operations, US REO Partners
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COFFEE WITH CLIENTS

Featuring: Barry Owens

US REO Partners was pleased to welcome Barry Owens of Asset Bridge Solutions as our featured guest for the July Coffee with Clients session. Barry shared his perspective on the REO and default servicing landscape, his career journey, and his insights into where he sees opportunities and challenges ahead. We appreciate Barry taking the time to share his experience and connect with our members.



YOU HAVE BEEN IN THE INDUSTRY FOR 36 YEARS. TELL US ABOUT YOUR JOURNEY: WHAT LED YOU TO CO-FOUND ASSET BRIDGE SOLUTIONS AND WHAT PROBLEM WERE YOU TRYING TO SOLVE?

BO: I started my career right out of college in mortgage collections. For someone in this industry, the natural progression is often to move into another area of default, so I eventually transitioned into foreclosure and worked across various departments for a small- to mid-sized company. From there, my career continued to develop within default management, including time at Chase, before moving into the REO space with USRES and RES.NET. Fast forward to 2020, after working in a variety of roles throughout the industry, I started End2End Solutions. At the time, I believed there would be a growing need for an eviction management platform. Coming out of COVID, we anticipated an increase in defaults and a significant rise in REO. As we now know, that didn't happen to the extent we expected. There were loan modifications and other efforts that kept properties from becoming REO. Fortunately, we were able to leverage our experience and expand into the single-family rental space, which led to some great opportunities for us.

After a brief stint with Black Dome, I started to consider what my next step was going to be. As everyone will tell you, if you are going to start a company, you need to have a solution for a problem. One of the bigger challenges we identified in the default space was the tendency to fall back on familiar processes and continue doing things the way they have always been done. As many of you know, historically, bankruptcy has been a fairly passive, checkbox-type process.

BO (cont): We had a unique opportunity to partner with BK Hub and rethink a process in the bankruptcy space**.** The result was BridgeScore, a product that takes the data elements BK was already collecting and puts them to work in a more meaningful way. BridgeScore uses that data to identify breaks or bottlenecks in the process and help move files forward more efficiently. When you're dealing with assets, there are so many variables that can quickly become costly. By using the data more effectively, we've been able to significantly reduce bankruptcy timelines and bring them down to much more manageable, workable averages and get those properties to a resolution.

WHAT CHALLENGES ARE YOUR CLIENTS TALKING ABOUT NOW THAT WEREN'T ON THE RADAR 2 YEARS AGO?

BO: Consolidation. Everyone seems to be moving toward a national platform. For example, it has become increasingly difficult for law firms to survive in just one or two states. We're seeing similar changes within our industry, with people and companies seemingly disappearing. The default markets haven't developed as projected, and many experienced professionals are moving on to other opportunities. As more of that knowledge leaves the industry, it creates a deficit for when volumes eventually do increase. We want to be well-positioned for when that happens—and we believe it will. Right now, our core focus is bankruptcy. It's a newer area of focus for us, and it's generating a lot of interest and activity.

WE'VE SEEN INVENTORY RISE IN SEVERAL MARKETS OVER THE PAST FEW MONTHS. AS VOLUME INCREASES, WHICH SKILLS BECOME MOST IMPORTANT FOR REO AGENTS?

BO: Being responsive is extraordinarily important. One thing I've shared in the past is to learn how to change a lock! As simple as that sounds, and I'm not a mechanical guy, it's a separating factor. It comes down to how responsive you are to your client. When a client calls needing a lock change and you can say, "Sure, I can take care of that right away," you've just made their life a whole lot easier—and put yourself on their good list! I'm simplifying it to a lock change, because that is something that happens a lot. It might be a securitization or something more cumbersome, so make sure you have a team that you trust. It doesn't have to be someone on your staff. It could be a local contractor or handyman you know you can count on to be responsive. You rely on them the same way your clients rely on you. At the end of the day, it's all about turn times and getting answers and updates back as quickly as possible.

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.

COFFEE WITH CLIENTS

Featuring: Doug Bowman

Our September Coffee with Clients conversation featured Doug Bowman, VP of REO at Renovo Financial. Doug shared what he's seeing across the REO and default space, talked about where the industry is headed, and offered some practical insight from his experience. It was a great discussion filled with real-world perspective and ideas members can put to work in their own businesses.



TELL US ABOUT YOURSELF AND YOUR JOURNEY IN THIS INDUSTRY?

DB: I've worked in the financial services industry for approximately 26-27 years, with about 10 years focused on REO. I started doing residential lending, mainly construction lending, and fell in with a really good construction group. I then moved into residential lending and ran some mortgage shops and teams. From there, I got sucked into the dark side of wholesale. Of course, the wholesale business was booming until 2007-2008; that's when the market imploded. This led me back to the more structured lending side. I spent a few years at Chase running a team of 10 loan officers out of a call center where we serviced about 60-70 different branches remotely.

DB: (cont): I was then recruited over to Fannie Mae and worked for 8 ½ years here in their Chicago regional office as an asset manager and senior portfolio manager. My previous experience was helpful and a good background as I transitioned over to Renovo. However, moving from a large institution like Fannie Mae to a private lender focused on business-purpose lending is a very different experience. The circumstances, borrower profiles, and assets are all different. Business-purpose lending is its own segment of the market, and here we're lending exclusively to investors.

COFFEE WITH CLIENTS

WHAT HAS SURPRISED YOU MOST ABOUT TRANSITIONING FROM THE INSTITUTIONAL SIDE OF REO TO PRIVATE LENDING, AND WHAT HAS BEEN DIFFERENT THAN YOU EXPECTED?

DB: On the institutional REO side, the roadmap is already in place. It has been there for a long time. Everyone knows the process, how assets move through the system, and what steps to take throughout foreclosure. With a private lender, it's a different ballgame. Every asset is looked at as it's own economic engine, so there's no cookie-cutter approach. One day, I might be working on a single-family home we inherited through a portfolio acquisition, and the next, I could be working through a 77-unit apartment building.

The rules around how we can dispose of these assets are also very different. With a private lender, we can start the foreclosure process once a loan is 30 days delinquent. On the institutional side, you're dealing with RESPA and a whole set of other guidelines that have to be followed. State-specific requirements still apply, of course, but we can often get the process moving much sooner, get ahead of the curve, and, in theory, bring those assets to market more quickly than the institutional REO side.



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FROM WHERE YOU SIT TODAY, WHERE ARE YOU ACTUALLY SEEING DISTRESSED INVENTORY COMING FROM?

DB: As you know, we work with a different clientele. We're seeing loans originated two to three years ago, primarily construction-to-permanent and bridge loans, where the borrower's exit strategy has stalled. Construction delays, rising labor and material costs, higher insurance premiums, and changing short-term rental regulations have disrupted many investors' plans. Some projects were already halfway or three-quarters complete when the economics no longer made sense. In many cases, the properties themselves are still good assets, but the original business model is no longer viable. Other borrowers manage to finish their projects but can't refinance or come up with the balloon payment when the loan matures.

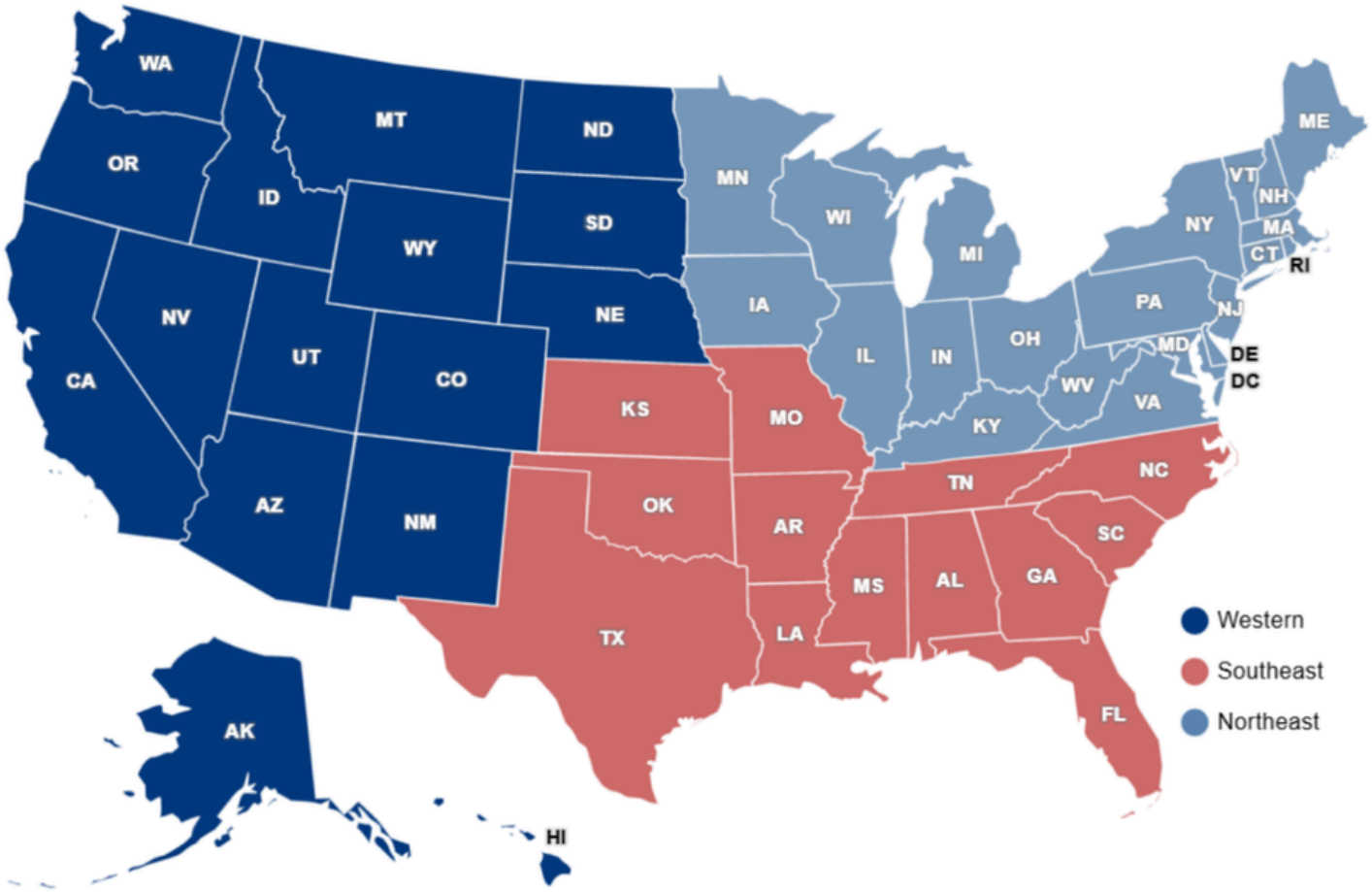
We explore loss mitigation and other options first, but sometimes a deed in lieu, short sale, or foreclosure becomes necessary.

To get back to your original question, we're seeing most of this activity in larger metropolitan areas such as Chicago, New York, Dallas, Florida, and Atlanta, where investor activity has been concentrated.

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REGIONAL REPRESENTATIVE'S CORNER

Serina Lowden of All City Homes brings her industry experience and perspective to a discussion of the evolving role of REO professionals and the importance of protecting assets, building relationships, and delivering results.

Beyond the BPO: The Evolving Role of REO Professionals in Today's Market



The real estate industry continues to evolve, and the REO market is no exception. Across the Western Region, industry professionals are navigating changing market conditions, increased property preservation demands, rising operational costs, and the ongoing responsibility of protecting asset value.

As we move through 2026, one thing remains constant: successful asset disposition requires more than simply listing and selling a property. It requires experience, strong relationships, accountability, communication, and the ability to anticipate challenges before they become costly problems.

Understanding the Western Region Market

The Western Region presents unique opportunities and challenges. From California's diverse metropolitan markets to rural communities throughout the region, REO professionals must recognize that every market operates differently.

Property values, buyer demand, inventory levels, and local regulations can vary significantly, even between neighboring communities.

Today's REO broker must provide asset managers with more than a basic comparative market analysis. Accurate, detailed Broker Price Opinions (BPOs) should reflect current market conditions, property condition, repair considerations, and realistic disposition strategies.

An accurate BPO is not simply about establishing value. It is about helping clients make informed decisions that minimize holding costs and maximize asset recovery.

Property Preservation: Protecting the Asset

One of the most critical aspects of REO management is protecting the asset from the moment it enters inventory.

Deferred maintenance, unauthorized occupancy, vandalism, code enforcement violations, and unresolved HOA issues can quickly affect property value and delay disposition.







"Experience opens the door. Execution builds trust. Excellence creates lasting relationships."
-S.L.

REO professionals play an essential role in identifying and addressing these concerns before they escalate.

Responsibilities often extend beyond traditional brokerage services and include timely coordination of property preservation, researching outstanding liens, communicating with municipalities, addressing HOA concerns, and ensuring bank-owned properties remain secure and marketable.

Identifying potential issues early and coordinating resolutions can significantly improve the overall disposition process.

Technology, Relationships, and Communication

Technology continues to transform the way REO assets are managed. Online platforms, automated reporting, digital inspections, improved communication systems, and AI tools have increased efficiency throughout the industry.

However, technology cannot replace strong professional relationships. Asset managers depend on brokers who respond promptly, provide accurate information, meet deadlines, think outside of the task, and consistently follow through on commitments.

Relationships with preservation vendors, contractors, title companies, local municipalities, and other industry partners are equally important.

When challenges arise, professionals who provide solutions rather than simply report problems bring tremendous value to the asset management process.

Strengthening Our Industry Together

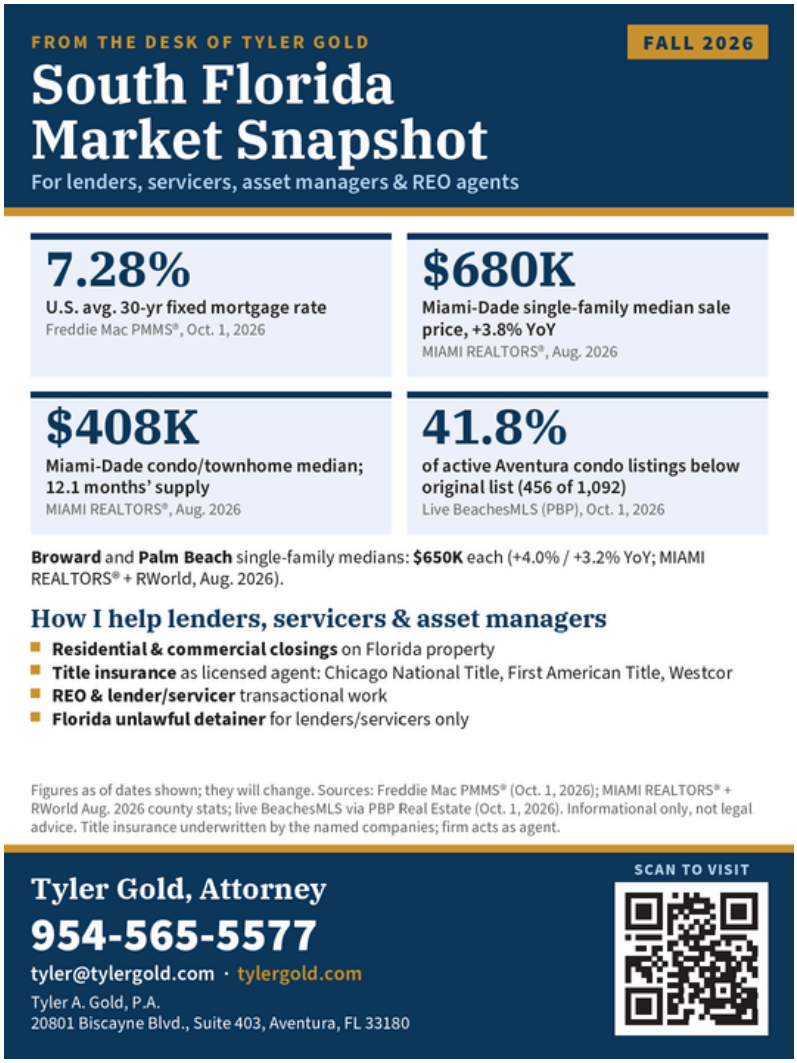
The REO industry has always required resilience, the ability to adapt, and a commitment to excellence.

Across the Western Region, brokers, asset managers, preservation companies, and industry partners continue working together to address challenges, protect assets, and serve communities.

As the market evolves, success will depend not only on understanding trends but also on our ability to collaborate, communicate, and consistently deliver results.

Experience opens the door. Execution builds trust. Excellence creates lasting relationships.

By partnering together, we can continue strengthening the REO industry and demonstrating the value of experienced professionals.





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Featuring Bill Flagg



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After more than 40 years in real estate, Bill Flagg still gets excited when a new assignment comes in.

Beginning his real estate career in 1982, Bill spent the first decade working primarily in traditional residential sales, with additional experience in renovation and new construction. An introduction to REO in the early 1990s opened the door to a specialty that proved to be a natural fit.



Unlike traditional sales, REO demanded a broader understanding of property valuation, municipal requirements, contractors, title issues, negotiations, and the complexities of distressed assets. More importantly, it required someone institutional clients could trust to solve problems in the field.

More than three decades later, that responsibility remains the most rewarding part of the business.

More Than a Listing Agent

For Bill, an exceptional REO broker is much more than someone who knows how to list and sell a property.

"We are the client's eyes and ears in the field."

That means identifying potential problems before they become costly, understanding the factors that influence value, managing vendors, anticipating obstacles, and providing asset managers with actionable information.

Working throughout North and Central New Jersey has reinforced the importance of local expertise. Even neighboring communities can have vastly different buyer pools, tax structures, municipal requirements, and market conditions.

This knowledge shapes every valuation and marketing strategy. A broker must understand not only what a property is worth, but who is most likely to buy it, what challenges could affect financing, and how the local market will respond.

"The goal is to create urgency while protecting value."

When Experience Makes the Difference

One particularly challenging assignment in Newark, New Jersey, demonstrated the value of persistence and creative problem-solving.

The property involved an illegal two-family conversion, tenant occupants, municipal requirements, repair issues, and extensive coordination among contractors, attorneys, buyers, and city officials.

There was no simple solution. Progress required documentation, established relationships, and a willingness to anticipate and address each new obstacle.

Ultimately, the property was successfully sold and closed.

"Sometimes an REO broker's greatest value isn't finding the buyer. It is removing everything standing between the asset and the closing table."

A True Partner in the Field

Throughout a career spanning multiple market cycles, Bill has developed a straightforward philosophy for working with institutional clients: communicate early, offer solutions, and take personal responsibility.

Effective communication should be concise, timely, and useful. Rather than simply reporting a problem, the goal is to explain the issue, present the available options, and offer a recommendation.

That same philosophy extends to balancing speed and value. Repairs and improvements are worthwhile when they expand the buyer pool or improve the client's ultimate net proceeds. When additional spending offers little return, an experienced broker should be equally willing to recommend against it.

For Bill, being a true partner means treating each asset as though it were a personal investment.



"A true partner does not simply say yes."

Instead, a trusted partner provides honest information, protects the client's interests, and follows through—even when an assignment becomes difficult.

Experience Without Complacency

Technology, regulations, and buyer expectations have changed dramatically since 1982, but the fundamentals of successful REO work remain remarkably consistent: know the property, understand the market, communicate early, document everything, and follow up.

After decades in the industry, Bill believes experience should lead to better preparation, not complacency. Every assignment deserves individual attention, and personal accountability remains central to the work. And one unexpected detail? Queen Latifah is Bill's cousin—something that often surprises people who know him professionally.

Still, perhaps the most telling fact is that after more than four decades, his enthusiasm for the business hasn't faded.

As Bill says, "I still get excited when a new assignment comes in. I think that says a lot after all these years."

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SHORT SALES

FIVE THINGS EVERY REAL ESTATE AGENT SHOULD KNOW

BY SHARON BARTLETT

Short sales require more than finding a buyer and negotiating a price. Preparation, realistic expectations, attention to detail and a clear understanding of the agent's role can make the difference between a transaction that moves forward and one that falls



Short sales can offer homeowners a path forward when financial hardship and negative equity make a traditional sale difficult. For real estate agents, they can also present an opportunity to provide meaningful service during a challenging time. But short sales are not simply traditional transactions with an extra approval step. They involve additional decision-makers, documentation, deadlines and potential risks that agents must understand. Whether you are experienced in distressed real estate or considering your first short sale, keep these five principles in mind.apart.

1. MAKE SURE A SHORT SALE IS THE RIGHT SOLUTION

A homeowner who is behind on mortgage payments does not automatically qualify for a short sale. Nor does owing more than the property is worth guarantee lender approval.

Before recommending this route, evaluate the homeowner's circumstances, the property's realistic market value, the total debt secured by the property and the time available before any scheduled foreclosure sale. A viable short sale generally involves a documented hardship, negative net equity, sufficient time to complete the process, and a seller who is willing and able to cooperate.

Just as importantly, consider the alternatives. A homeowner with equity may be better served by a traditional sale, while someone experiencing temporary financial difficulties may have other options through the mortgage servicer. Agents should help homeowners understand their real estate options and encourage them to consult their servicer, a HUD-approved housing counselor or qualified legal and tax professionals when appropriate.

The takeaway: Diagnose the situation before recommending the solution. A short sale should be an informed choice, not an automatic response to financial distress.

2. DO YOUR HOMEWORK BEFORE LISTING—AND BUILD A COMPLETE PACKAGE

Short-sale transactions are often slowed by information that is missing, inconsistent or discovered too late. Before moving forward, identify every mortgage, lien, judgment, delinquent tax obligation and other encumbrance that could affect the transaction.

Next, establish a credible picture of the property's market value and condition. A well-supported comparative market analysis, relevant comparable sales, accurate property information, photographs and repair estimates can help substantiate the proposed price and support a response if the lender's valuation appears inaccurate.

The seller's financial documents matter, too. Required forms, hardship documentation, income information, bank statements and other supporting materials must be complete and consistent with the information submitted. Obtain the appropriate authorization before communicating with the servicer, and confirm its current submission requirements.

The takeaway: A complete, accurate and well-supported file helps decision-makers evaluate the transaction and reduces avoidable delays.

3. UNDERSTAND WHO MUST APPROVE THE SALE—AND NEVER PROMISE AN OUTCOME

The mortgage servicer is often the primary point of contact, but it may not have unlimited authority to approve every term. Requirements can differ depending on whether the loan is conventional, FHA-insured, VA-guaranteed, USDA-related or held by a private investor. Mortgage insurers and junior lienholders may also have a role.

An offer accepted by the seller is not the same as an approved short sale. The proposed price, net proceeds, allowable closing costs, buyer financing, lien releases and other terms must satisfy the applicable requirements. Even the highest offer may not be the one that best meets the decision-maker's criteria.

Agents should communicate clearly with the seller and buyer about the uncertainty involved. Avoid guaranteeing approval, a specific closing date, a particular credit outcome or forgiveness of the remaining debt. If the process stalls, identify the outstanding requirement, document communications and use the servicer's established escalation procedures.

The takeaway: Manage the process, but do not promise decisions that belong to the lender, investor or other approval parties.

4. TREAT THE APPROVAL LETTER AS A CRITICAL TRANSACTION DOCUMENT

Receiving an approval letter is a major milestone, but it is not the time to relax. The letter establishes the conditions under which the sale may proceed, and those conditions must be understood and followed.
Pay close attention to the approved sale price, permitted closing costs, required lien releases, seller contribution or promissory-note requirements, and any other conditions. Confirm the approval's expiration date and required closing date. If the transaction cannot close on time, request an extension through the appropriate process and obtain written confirmation rather than assuming an extension has been granted.

The closing statement must also align with the approval. An unapproved payment, changed fee or unresolved lien can jeopardize the transaction. Coordinate closely with the title or closing professional, verify that all required approvals are in place, and confirm final lender requirements before closing.

The takeaway: An approval letter is not merely permission to close. It is a set of conditions that must be satisfied.



The seller's financial documents matter, too. Required forms, hardship documentation, income information, bank statements and other supporting materials must be complete and consistent with the information submitted. Obtain the appropriate authorization before communicating with the servicer, and confirm its current submission requirements.

The takeaway: A complete, accurate and well-supported file helps decision-makers evaluate the transaction and reduces avoidable delays.

5. Protect Your Client by Knowing Where Your Role Ends

Short sales involve sensitive financial information and potentially significant legal, tax and financial consequences. Agents have a responsibility to handle these transactions honestly, protect confidential information and recognize red flags.

Never advise a homeowner to hide assets, misrepresent income, exaggerate hardship or participate in an undisclosed arrangement. Use secure methods to transmit financial documents, follow applicable licensing and brokerage requirements, and ensure marketing and outreach are truthful and compliant with Fair Housing and consumer-protection obligations.

Equally important, know when to refer questions to qualified professionals. Whether the concern involves deficiency liability, canceled-debt tax consequences, bankruptcy, title complications or the interpretation of approval language, an agent should not substitute personal judgment for legal or tax advice.

The takeaway: Professionalism includes knowing what you can explain, what you must verify and when your client needs another qualified expert.

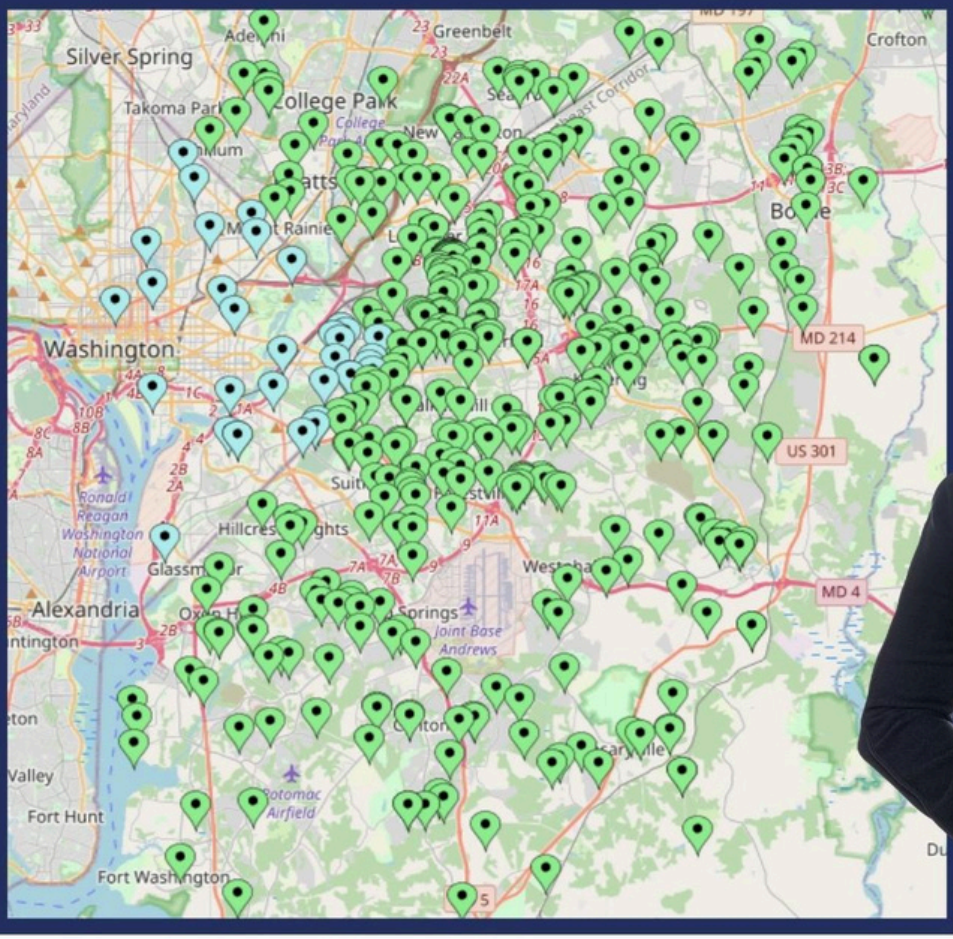
THE BOTTOM LINE

Short sales reward patience, preparation, communication and attention to detail. Agents who understand the process, set realistic expectations, maintain complete documentation and carefully manage approval and closing requirements are better equipped to guide homeowners through a difficult transition. A successful short sale is more than getting an offer accepted. It is about helping the client make an informed decision, protecting the client's interests and managing the transaction responsibly from the first conversation through closing.

Educational note: Short-sale requirements and outcomes vary by loan program, servicer, investor and jurisdiction. Agents should verify current requirements and refer clients to qualified professionals for legal, tax, credit or mortgage-servicing advice.

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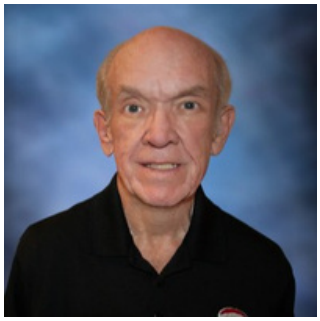
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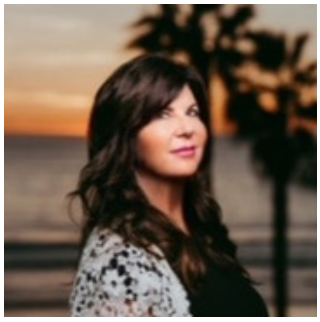
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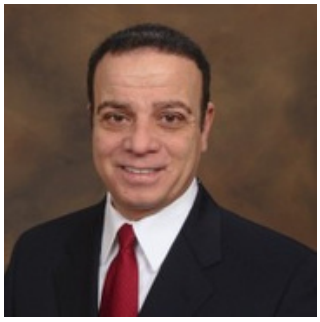
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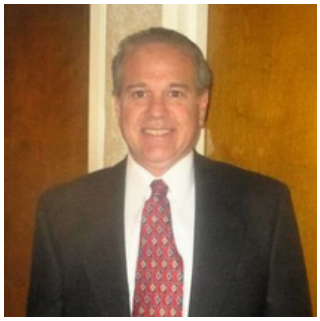


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