

US REO PARTNERS

MAGAZINE

## Real Estate Roller Coaster Ride

By Frank DeNovi Pg. 4

*in this issue...*

### Go “OLD SCHOOL” to be a Superstar REO Agent

by Craig Eskanos, Supervisor REO Operations at the Statebridge Company Pg. 6

### “INSPIRATIONS” The Big-Hearted and Brave

by Melanie Gamble, 212 Degrees Realty Pg. 8

### Phillip Boroda “INFLUENCERS & GAME CHANGERS”

Pg. 9

### Opportunity Zones

by Rochelle Jones, Alta Realty Pg. 10

### NEW MEMBERS

PG. 12

### MEMBER DIRECTORY

PG. 13



# Table of Contents

Make Sure to Save the Date 9/13/20 Here's what you missed last year .....	pg. 3
Real Estate Roller Coaster Ride .....	pg. 4
Go "OLD SCHOOL" to be a Superstar REO Agent .....	pg. 6
"INSPIRATIONS" The Big-Hearted and Brave.....	pg. 8
Phillip Boroda "INFLUENCERS & GAME CHANGERS" .....	pg. 9
Opportunity Zones.....	pg. 10
Protecting Your Clients Against Wire Transfer Scams.....	pg. 11
New Members .....	pg. 12
Member Directory.....	pg. 13



## **Make sure to Save the Date 9/13/20!**

### **Here's what you missed last year:**

Sept. 22, 2019 - Sports legend and NBA Slam Dunk Champion, Spud Webb, brought his star power to the US REO Partners annual Client Appreciation and Charity Auction Dinner benefitting the St. Jude Children's Research Hospital. More than \$72,000 was raised during the event which was held at the Dallas location of Truluck's Prime Seafood to coincide with the 2019 Five Star Conference and Expo.

Giving through charitable donations has been a cornerstone of US REO Partners since the organization's founding in 2010. Funds raised through this dinner and auction event help ensure that no family ever receives a bill from St. Jude for treatment, travel, housing or food — because all a family should worry about is helping their child live.

"St. Jude Children's Research Hospital was honored to be chosen again as the beneficiary of the US REO Partners Dinner this year and we are so thankful for their support," said Amy Weidner, Senior Development Director – Dallas/Fort Worth Region of ALSAC, the fundraising and awareness organization for St. Jude Children's Research Hospital. "Because of fundraising events like this, St. Jude is able to continue leading the way the world understands, treats and defeats childhood cancer and other life threatening diseases."

## **See You in September!**





# Real Estate Roller Coaster Ride

*Authored by*  
Frank DeNovi



## **JANUARY 2020:**

Every year for several years around January, I try and put together my annual unofficial opinion of the Real Estate market as I see it unfolding for the coming year. I base it partially on facts from what I read, see, experience, and mainly on my basic gut instincts. It helps me plan my year and figure out where I need to concentrate my efforts for the new year. Please don't shoot the messenger.

If you have been following the real estate market the past few years, you know it's been a real roller coaster ride of the good and the bad.

Last year we saw interest rates fall. Housing prices continued to rise in many markets. Other markets saw a flat line of no growth. We even saw prices fall in other markets.

Large big box retailers continued to close stores creating large vacancies in many malls. Housing was still profitable for investors, while many people struggled to find affordable housing to live in.

So with 2019 now in the rearview mirror, what does Frank's Unofficial RE Market predictions see heading into 2020?

Large big box retail closures will continue to be a problem for landlords. Big box stores will continue to reduce the number of stores with several companies going out of business. Enough said about retail. That's a whole separate conversation.



## THE HOUSING MARKET:

I think mortgage rates will continue to fall below 3.9% and may even see rates as low as 2.9% during the year. I feel we will average in the 3.2% range for most of the year up until the election. There will be at least a few rate cuts in 2020. We won't see a negative mortgage rate like Denmark, but I feel we can see interest rates at an all-time low.

The economy will continue to be strong in unemployment, wage growth and GDP.

This is a year of many unknowns. The economy will be weaker than most experts expect in 2020. The trade war is dragging on much longer than anticipated. Global economic growth is projected to reach its lowest level since the great recession.

Starter homes will be the focus for the homebuilders. Young people were buying homes at record low levels in the past. So the only money to be made was building custom homes aimed at well to do buyers in the upper and upper middle class.

Today, young people are buying houses again. The problem is there is not enough inventory to meet the pent-up demand. Builders are seeing a boon for this millennial market. The biggest growth for the builders will be in the starter home communities. The need for low cost housing is at an all-time high.

Baby Boomers: As we retire, many of us are looking to downsize to retirement communities. There will continue to be a lot of activity in that area.

At the same time, many baby boomers are choosing to "age in place" and stay in their existing homes. This has tied up a large amount of inventory.

Even if we have a recession in the economy, housing should provide a cushion. This is because the shortage of supply at entry-level will continue to build.

Some good news for buyers is the fact that builders are finally waking up and starting to shift more and more into building fewer luxury homes and more entry-level properties. Builders are also waking up and starting to build what millennials want. Shifting to entry-level homes with more open space.

There has been a lot of speculation around an initial public offering for Freddie and Fannie. It probably won't happen in 2020. They will probably remain under government control a while longer.

NAR expects some markets to have home price appreciation that outpaces the rest of the country over the next 3 to 5 years. This includes Ogden Utah, Las Vegas, Fort Collins CO, Colorado Springs, Dallas/Fort

Worth, Columbus Ohio, Raleigh Durham, Chapel Hill NC, Charlotte, Charleston, SC and Tampa St. Pete.

Realtor.com expects inventory to evaporate, making it more challenging for buyers to find a home despite attractive interest rates. They are saying the scarcity of homes on the market will drive down existing home sales by 1.8%

Home prices nationally will flatten. Increasing only slightly.

Prices likely to decline in Chicago, Dallas, Las Vegas, Miami, and San Francisco.

Redfin predicts the housing market will be more competitive in 2020 because of low mortgage rates and lack of homes for sale.

Zillow predicts the median US home value is expected to end the year up 2.8%. Home sales will continue to climb but slowly.

## FORECLOSURE MARKET:

According to Attom Data Solutions, 3rd quarter 2019 foreclosure activity decreased 19% from 2018. This is the lowest level since quarter 2 of 2005.

Foreclosure activity continues to decline across the country. This does not mean there is not another side of the story.

According to Attom Data Solutions, two Metro areas in Illinois now rank highest in worst foreclosure rates. Rockford and Peoria.

States that saw the greatest number of REO's in Oct 2019 included Florida, Texas, Michigan, California and Illinois.

Major Metropolitan statistical areas (MSA) with population greater than 200,000 will have the greatest number of REO's included Detroit, New York, Chicago, Philadelphia, and Atlanta.

The Highest foreclosure rates will be in New Jersey, Illinois, and Maryland

So there you have it.

Let me know your thoughts on this year's market. You can email me at [Frank@DeNoviSells.com](mailto:Frank@DeNoviSells.com).

# GO “OLD SCHOOL” TO BE A SUPERSTAR REO AGENT



*Authored by*  
**By Craig Eskanos,**  
Supervisor REO Operations  
Statebridge Company



Sometimes going back to the simple basics of REO can benefit your standing as a “go to” REO agent. My experience as an Asset Manager for 20 years, and a licensed broker for 40 years, has revealed that practicing simple “old school” techniques still remain relevant in today's fast paced age of REO Computer Platforms, task completions, social media, and Instagram, just to name a few.

I know this might sound ridiculous, but try picking up the telephone! Your cell phone will allow you to access the Internet, send and receive emails, you can listen to music, watch movies, get GPS directions, be your alarm clock, and you're never alone, because you can always talk to “Siri”. All of this is great, but I think the most amazing thing it can do is be a **telephone!** If you have a complex issue at hand, pick up the telephone and call your asset manager. Typically, you can resolve an issue in a quick three-minute phone conversation, rather than emailing back and forth over a 2 or 3-day period. Obviously, your asset manager doesn't want you to call about every little question, but there is a time and a place when a quick phone call can make all the difference in the world. Note to self, include your phone number on your email signature, as your Asset Manager may need to call you as well!

Not to sound condescending, but small things can make a huge difference in how you are perceived by your Asset Manager.

Don't forget to always include an address and loan number in the subject line of your emails. I so loved receiving an email from an agent with nothing on the subject line. The email stated, “I have an offer of \$75,000. How do you

want to proceed?” Of course, your asset manager knows each and every property in their portfolio of hundreds, but we may not know the specific address of the one you are referring to off the top of our head. Help your asset manager out and include the address and loan number on the subject line of every email sent.

Take the time to make sure your BPO's are complete. Every section needs to be complete. Make sure to use valid comparables. Keep your sold comparables as recent as possible. For Condo's and Town-homes, use comparables in the same complex. If nothing has sold in the subject's complex, let us know why, as this may be a major influence on the value. Also, let us know if there are any quirky issues that affect the subject, or its neighborhood. The more information the better; the initial valuation of the property is a major key to the successful and timely liquidation of the asset.

READ all documents before sending. Recently, I received a cash offer on a property for \$650,000. I thought this was fantastic since the property was only listed for \$65,000. I called the agent and told her “we have a deal, but I'm going to need proof of funds for \$650,000. She was perplexed by my statement, as she responded that the property is only listed for \$65,000? I asked her if she read the contract before sending, and I think you know the answer to that question. What I thought was really amazing, is that the Buyer must not have read it either, as the offer was fully executed!

Always include Lender Pre-Qual letters and/or Proof of Funds when submitting an offer. This again sounds very basic, but you would be amazed how many offers are

submitted without them. Not having these doesn't let your Asset Manager effectively weigh the validity of the offer.

"Own" the Transaction. Asset managers are very skilled, but we are not clairvoyant! Does the property need cleaning, or the lawn mowed? Is there a foot of standing water in the basement? Is the lock box missing or not working? Be conscientious and do regular inspections of the property. As you well know, many of these REO assets need as much help as they can get, so let's make sure to make them as marketable as possible.

Do some due diligence before submitting an offer. Will the property qualify for the financing outlined in the offer? Is the lender aware of the property condition? Does the Buyer have proof of funds for the down payment? What time-frame is needed to get the loan approved and a clear to close issued? How far along in the loan process are the borrowers? The more due diligence, the better.

If possible, get some background on the buyer. Has the Buyer even seen the property? Does the Asset Manager have everything they need to make an informed decision on the offer? Put the shoe on the other foot, if this were your property, would you go forward with the deal?

Once a property goes under contract, don't forget about it. Be proactive and continue to follow up with the lender and the title company to see if anything additional needs to be addressed. So many agents are guilty of just getting the property under contract, and then just waiting for a commission check to be received. Because, not being diligent, closings get delayed, and transactions get canceled!

Be prompt in your responses to emails. Don't let days pass before responding. Don't let issues drag out. It shouldn't take weeks to get repair bids. If you are having issues, let your Asset Manager know. Communication is so important! We all need to be on the same page. Time is money!

Follow up on issues at hand. Check with the Buyers or their agents for responses to Counter proposals or other issues. I can't tell you how many times I have to reach out to an agent days after issuing a Counter Proposal to find out if the Buyer is accepting the Counter or not? Inevitably, the agent responds with "I haven't received any emails back. I will check on it". My answer to that is **"Pick up the Phone!"**





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2020

# INSPIRATIONS

THE BIG-HEARTED AND BRAVE

Melanie Gamble is a real estate expert, entrepreneur, author and speaker dedicated to helping others. As the broker/owner of Maryland-based 212 Degrees Realty, LLC, she delights in being surrounded by a team of committed REALTORS® serving the Washington, D.C., Maryland and Virginia markets.

**“As a breast cancer survivor, I am acutely aware of how precious life and time are for all of us; I seek to help others realize their dreams and make the most of what they are given.”**

In 2019, Gamble was elected secretary for her local board of REALTORS® and selected to serve as an at-large director for her state association. Perhaps most importantly, though, she also celebrated her 10th year of being cancer free.

“Helping people own and keep their homes is not only a business endeavor, but also a personal passion and spiritual mission,” says Gamble. “As a breast cancer survivor, I am acutely aware of how precious life and time are for all of us; I seek to help others realize their dreams and make the most of what they are given.”

A two-time graduate of Florida A&M University, Gamble holds degrees in criminal justice and public administration. While in graduate school, she became the first woman and youngest executive director of the Florida Conference of Black State Legislators. She lobbied exceptionally hard for the Rosewood bill, which awarded the descendants of the racially motivated Rosewood massacre over \$3 million in reparations.



Gamble is a John C. Maxwell-certified coach, teacher and speaker committed to helping women, and she regularly volunteers at various organizations. She authored the book “Unintended Consequences – The Great Recession’s Impact on Communities of Color” and co-authored “The Big Secret” with renowned author and coach Jack Canfield.

Melanie can be reached at [melanie.gamble@212degreesrealtyllc.com](mailto:melanie.gamble@212degreesrealtyllc.com) or call 201-386-0008





## PHILIP BORODA **INFLUENCERS** & GAME CHANGERS

With more than three decades in the industry, Philip Boroda is still thriving and can't wait to see what the future holds. He got his start right out of high school when a former partner of his had a father who was a big time real estate investor. "We would drive along with him and collect rents, it was just fascinating," he says. "We thought it would be a great fit for us, so we dove into it." They were just 18 years old and already earning their real estate licenses. "It's been a great ride, and every day still has new challenges. I just love what I do." Today he has a staff of 14 people within Coldwell Banker. He got his start in real estate with for sale by owners, and back in those days, they were so easy to deal with. Working out of the Sherman Oaks and Beverly Hills offices, he covers all of Los Angeles County. The vast majority of his business consists of repeat clients and referrals, a testament to his superior service and dedication.

"The most important thing we have in this industry is our reputation," he explains. "So we practice good service, honesty and integrity." Although half of their business consists of REOs and Foreclosures, the other half is regular retail. They keep in touch with everyone they work with so they can maintain those relationships. "I even stay in touch with people that I sold in 1982 and 1983, I keep in touch with everyone." Not only does he stay in touch, but he makes sure to treat each client as he would a family member or friend. Philip and his group guide their clients throughout the transaction, and always maintain constant communication, so there are no questions left unanswered. They help keep the process as smooth as possible and lessen stress.

When it comes to marketing, he also goes above and beyond. They advertise listings on the MLS, Facebook, Twitter, LinkedIn and more, social media is such a big part of our real estate world today. Philip also provides brochures, fliers and goodies at open houses. "We basically touch on every avenue, if there's a buyer out there, we're going to find them."

During any free time, Philip is hanging out with his family and his good friends at all the hot spots in Los Angeles. He also loves giving back to the community, and works closely with the homeless in Los Angeles. "That's been one of my crusades that I've been doing as the homeless population continues to climb. We go out on Thanksgiving and Christmas to give them food and help out." Philip also loves learning, and travels to conferences throughout the year as a speaker and to keep up on market trends and the real estate industry.

As he looks towards the future, the excitement continues to grow about helping as many people as possible with their real estate goals. "I love building relationships, it's a very fulfilling career for me."

For more information about Philip Boroda, please call 310-968-3844 or email [philip.boroda1@gmail.com](mailto:philip.boroda1@gmail.com)

# Opportunity Zones

Authored by  
By Rochelle Jones,  
Alta Realty



## Description

- The Opportunity Zone (OZ) was established by Congress in the Tax Cuts and Jobs Act of 2017 to encourage long term investments in low-income, urban, and rural communities nationwide.
- OZ provides a tax incentive for investors to re-invest their unrealized capital (Capital Gains) into designated Opportunity Funds.
- The OZ targets under invested communities.
- The OZ applies to Residential and Commercial Properties

## How It Works

- All 50 states and territories have identified census tracts for the Opportunity Zone map.
- Qualified investors invest their capital gains in a qualified fund to purchase industrial real estate, housing, and start up businesses located within the OZ.
- After participating in the program (graduated schedule), initial profits are forgiven (tax free). The longer the investment remains in the fund, the more the gains will be waived.
- Investments must be made through Qualified Opportunity Zone Funds (QOZF). To qualify a the fund must earn at least 50% of its gross income from business activities within the OZ.
- Properties must be acquired by purchase after December 31/2017

## Zone Maps – There are a host of Maps that assist in navigating through the OZ

- Map of all Activities
  - Shows all activities tracked within the OZ
- Map of all Investments
  - Shows the investments made into the OZ
- Map of Funds
  - Contains information of all the funds that have formed a QOZF
- Map of Initiatives
  - Includes all initiatives at the state and local levels that adapt OZ to local priorities.

These maps can be found online

[www.opportunitydb.com](http://www.opportunitydb.com)

## Timeline

### Qualified Opportunity Zones Timeline



For more information contact Rochelle Jones at 281-850-6536 or [rochelle@rochellesoldit.com](mailto:rochelle@rochellesoldit.com)



to be best  
point of view  
**Scam** [  
to defraud a  
fraudulent b  
to cheat or c

## Protecting Your Clients Against Wire Transfer Scams

Cybercrime is an ongoing threat and continues to evolve, with new threats surfacing every year. It's a good idea to know how to recognize and protect yourself and your Clients against Wire Transfer Scams. Never send any sensitive financial information via email without encrypting it. For instance, prior to wiring any funds, you should contact the intended recipient via a verified telephone number and confirm that the wiring information is accurate. Do not reply on telephone numbers or website addresses provided within an unverified email. Clean out your email account on a regular basis. Your emails may establish patterns in your business practice over time that hackers can use against you. Use strong passwords and change your user names and passwords on a regular basis. Never click on any links in an unverified email. In addition to leading you to fake websites, these links can contain viruses and other malicious spyware that can make your computer – and your transactions – vulnerable to attack. Make sure to implement the most up-to-date anti-virus software installed on your computers. Never conduct business over unsecured public wifi such as those available at your local coffee shops and hotels. Trust your instincts. Tell clients that if an email or a telephone call ever seems suspicious or “off,” that they should refrain from taking any action until the communication has been independently verified as legitimate. Lastly, it is especially important you insist that all parties on the transaction have security measures in place to protect yourself and your Clients.



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# New Members

US REO Partners is pleased to welcome these new members to the organization over the last quarter:



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**USREO  
PARTNERS**

*Welcomes  
our New  
Members*





## Connect with clients Collaborate with colleagues Corner the market

Get the latest membership updates online and search by zip code for quick results: [USREOP.com/partners](http://USREOP.com/partners)

U.S. REO Partners is a leading, national trade association representing top-performing REO brokers, default services law firms, mortgage servicers, and ancillary vendors in the default servicing industry.

Founded in 2011, U.S. REO Partners offers its mortgage servicing members a national network of vetted, proven, and highly-trained partners who are ready and able to perform at every level of the disposition, loss mitigation, and mortgage servicing process.

### Managing challenging assets

Our members have decades of experience in full-service REO maintenance and management, and are experts at listing, marketing, and selling challenging assets. When it comes to moving properties through the foreclosure and REO pipeline, our members are the real estate, legal, title, and preservation experts you need on your side and in your market.

### Training and resources

We offer regional, national, and digital trainings for asset management and mortgage servicing teams who need up-to-date local real estate and REO education; legal-based legislative and regulatory compliance updates; and staff-level training on best practices in asset management, closing, eviction, foreclosure, preservation, short sale, title, and valuation.

### Proven, reliable service

At U.S. REO Partners, our members average 20 years in the default servicing industry and are recognized leaders in their fields and markets.

**You don't have to go it alone—join the partnership. Learn more, apply for membership, or find a partner online at [USREOP.com](http://USREOP.com).**

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# In The Community

U.S. REO Partners uses the same enthusiasm we have in business toward making an impact nationwide. U.S. REO Partners Members and Clients work within the business community as well as in their local communities. U.S. REO Partners is proud to be a driving force behind multiple charity events.



In 2019, US REO Partners supported St. Jude Children's Research Hospital for a sixth year through the annual Client Appreciation Dinner and Charity Auction. Thanks to the generosity of our clients and members, we were able to once again 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.



US REO Partners has donated over \$450,000 to St. Jude Children's Research Hospital. Mr. Mike Jones of United Country Auction Services works with St. Jude on all of their main events and US REO Partners was fortunate to have United Country Auction Services as the auction house at the event. Retired NBA Slam Dunk champion, Spud Webb, formerly of the Atlanta Hawks, was the honorary celebrity guest in 2019. Over the past six years, we've had the stars of the professional sports world: Spudd Webb, Drew Pearson, Steve Garvey, Ed "Too Tall" Jones and Randy White as our celebrity guests to assist US REO Partners in a highly successful effort supporting the St. Jude Children's Research Hospital.



U.S. REO Partners was able to donate over \$30,000 to the V Foundation towards Cancer Research to help both children and adults. The V Foundation has awarded more than \$115 million to more than 100 facilities nationwide and proudly awards 100% of direct donations to cancer research. Our honorary guest was Dr. Kathleen Crowley of Texas Health Harris Methodist Hospital and her husband Dr. Eric Steen of UT Southwestern Internal Medicine.



Through the generosity of our members, we were able to donate over \$22,000 to The Wounded Warrior Project. The Disabled Veterans National Foundation exists to change the lives of men and women who came home wounded or sick after defending our safety and our freedom. The Disabled Veterans National Foundation works to advance a number of current issues that impact the lives of disabled veterans and their families.



Ofrece Un Hogar is a safe home for children 0-5 years of age who have been victims or who are in situations of abuse or neglect. U.S. REO Partners contributed over \$20,000 to this wonderful Foundation.



Children's Miracle Network was founded by Marie Osmond and John Schneider and raises funds for children's hospitals, medical research and community awareness of children's health issues. U.S. REO Partners was able to donate over \$22,000 to their organization.