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# Tackling Short Sales, REOs and Foreclosures

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*Presented by* Desirée Patno  
President & CEO, Desirée Patno Enterprises, Inc.



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ENTERPRISES, INC.



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# DESIRÉE PATNO ENTERPRISES, INC.

Desirée Patno Enterprises, Inc. (DPE) is a certified women-owned business specializing in the housing economy. DPE offers a complete range of real estate services from REO disposition to luxury real estate sales. DPE has multiple offices in Southern California and offers free agent and homeowner sessions on the second Thursday of each month. In 2012 Desirée Patno was recognized as one of *Enterprising Women's* Enterprising Women of the Year and as one of *Housingwire's* Influential Women in Housing.

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Topic: Tackling Short Sales, REOs and Foreclosures - “Answers to your questions on how to best manage your distressed transactions and how to differentiate each sale”

## KETSA

- **Knowledge:** Read, read, and read some more
- **Experience:** There is always exceptions
- **Training:** Change can be daily, engage
- **Systems:** Tracking, Tasking, Timelines
- **Accountability:** It isn't your brokers responsibility, it is yours.

# Tackling the short sale process

## – Perform checks

- Is it a Fannie or Freddie product?
- What does your seller qualify for? MHA? Lender?

## – Escalation

- Get contacts and processes at each major lender for escalation.

## – More “normalization” of short sale process

- Back-up offers
- Marketing
- Agent referral networks

# Tackling the short sale process

Fannie and Freddie new short sale guidance goes into effect November 1, 2012. Key points:

- Provides relieve to underwater borrowers who need to relocate more than 50 miles for a job
- Borrowers 90+ days delinquent with a credit score lower than 620 will no longer be required to provide documentation for hardship
- GSEs will also waive the right to pursue deficiency judgments (a la CA law passed in 2011)
- Borrowers with sufficient income or assets can make cash contributions or sign promissory notes instead
- GSEs will also offer up to \$6,000 for second lien holders
- Servicers will be able to approve short sales for borrowers not in default but face certain hardships such as divorce, death of a borrower or co-borrower, illness, or disability
- Servicers will have authority to approve and complete short sales that follow requirements without first getting GSE approval
- Forthcoming requirements for servicers to have a decision on a short sale within 30-60 days
- Separate and easier to meet requirements for military personnel

Look up product via Fannie Mae and Freddie Mac \*this slide and links are available at [DesireePatno.com/resources](http://DesireePatno.com/resources)



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# Tackling the short sale process

## MHA and Federal Programs

- HAMP (MHA modification program)
- HARP (MHA refinance program)
- HAFA (MHA short sale and DIL program)

-Each of these programs has been extended through December 31, 2013 with updates and expansions to the HARP and HAMP programs.

-Currently, HAFA remains essentially the same in its structure, timelines, and participants

# Tackling the REO process

## Distressed properties: major issues

- Code Violations
  - Are you the *Likable* Local Listing Broker?
- Cash4Keys
  - If short sale fails, help the listing broker
- Vandalism and theft
  - Prevention
  - [www.ScrapTheftAlert.com](http://www.ScrapTheftAlert.com)

# Tackling the buying the REO

## REO sales: Common Denominators

- Highest and best offer with full documentation
  - “package” the offer so your buyer looks the best with 20+ offers on low-end properties
- Know the listing broker’s procedures
  - Broker guidelines
  - Reach out to the “Current” listing brokers, build a relationship
  - Offers on unlisted properties are being considered?

## Know the Seller’s Procedures

- First Look programs: Owner Occupied/Investors
- Holding period for just listed before responding to offers
- Prequalified vs. preapprovals, EMD, Addendums
- Specialized offer submission
- FHA offer on an obvious fixer
- With LRR does your buyer pay?
- Appraisers, do the selling brokers meet them to get the purchase price?
- Title/Escrow Selection
- Matrix for Price Adjustments



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# Tackling buying the REO

## REO products: Know the seller's products

- Seller-specific financing
  - Direct financing, refinancing, repair & other options
- Public funds
  - Learn the guidelines when using public funds/NSP
- Benefits: no appraisal or credit fees

# REO timelines: Successful Closing

## – Escrow

- 24 hours EMD to escrow

## – Inspections

- 10 days everything, Sold “AS-IS” not buyers wish list

## Appraisals

Completed within 15 days of acceptance not after loan approved

## – Loan Approval

- Make sure all the layers, loan type and lender’s U/W approval

## – Performance

- Some clients have very strict NTP timelines, Per Diem, Loss of BCC
- Must have loan docs to resubmit with response
- Compliance is exceptional heavy at the servicer level, it affects processing/closings.

# Where is the REO business?

- **Fannie Mae** announced in-sourcing of all REO management ending relationships with over a dozen outsourcers. FHFA is selling 2500 properties via bulk auctions. The first two awards have been released. Results available on Homepath.com
- **Freddie Mac** continues its mandated action toward shrinking its presence in the mortgage market after reducing its portfolio at an annualized rate of 8.7% in July and 2.5% in June.
- Push back on servicers for repurchase due to origination issues.
- Trustee Sales being heavily pursued by investors with hedge funds to hold for 3 to 5 years as rentals.
- **VA** awards origination, servicing, and loss mitigation contract to **Vendor Resource Management**, previously with BoA
- **HUD** is set to announce up to six new asset management contracts in western states with M&M 3.5
- With such limited inventory, brokerages, servicers and outsourcers “MUST” diversify.

# Foreclosure Opportunities

- Investors are buying at an all time high, both local and international money
- Trustee Sales: are you buying or are you connecting with TS buyers for your clients?
- Are you working with the city in community programs to be connected?
- Are you working with homeowners that are 5 years behind in their payments and no NOD has been filed?

# Managing your transactions

- Systems and accountability – Must be flexible and can continue to add layers with through documentation.
- Network and join trade associations that give you the support to share experiences, knowledge and most importantly engage.
- Too many moving parts to know everything and be current. Be resourceful.

# Do you have your MARKETING MATERIALS ready for 2013?

**Marlene Cerreta / Cerreta Realty Group**  
 17505 N 79<sup>th</sup> Avenue • Glendale, AZ 85308 • 623-266-6888 ext. 205 • [marlene@cerreta.net](mailto:marlene@cerreta.net)

**OBJECTIVE**  
 To liquidate REO and HUD properties in the most efficient and profitable manner.

**RESOURCES**

- FRED, FREMAC, Use Equator.com, RESNET, Disposolutions.com, NewVoice.com, Bid2P260, HUDHomeStore.com
- Market and sell REO and Bank Assets for: Amera Mortgage, Aurora, Central Mortgage, Wells Fargo Bank, GMAC, American Home Services, Green River Capital, M&J Bank, Equity Point (Fannie Mae), President, Carrington Mortgage Services, Atlas REO, First Preston, and Freddie Mac, Bank of America and Springsource.
- Market and Sell HUD Homes for ELB Resources
- E & O Insurance with \$2,000,000 coverage
- Full time support staff
- Full knowledge and experience with REO handling, BPO's, Cash for Keys, Asset Managers, Evictions, Property Management, etc.
- Full knowledge and experience marketing and selling HUD Homes.
- Certified Instructor for HUD Contract classes
- Buyer's agents available for fast response time to property inquiries

**WORK EXPERIENCE**  
**High Profile Realty - Sales Agent/REO Specialist**  
 September 2001 - September 2008  
**Cerreta Realty Group - Owner, REO Realtor & Designated Broker**  
 September 2008 - Present

- Manage and lead a real estate team that has allowed me to close and personally oversee more than 600 REO and HUD real estate transactions within a 2 year span!
- Currently manage and market HUNDREDS of REO properties for: M&J Bank, Green River Capital, Carrington Mortgage Services, President, Wells Fargo Bank, Chase, Fannie Mae, Freddie Mac, Atlas REO, Vendor Resource Management, Bank of America and Equity Point
- Have managed and overseen the successful listing and closing of 209 HUD Homes for ELB Resources
- Having experience with hundreds of transactions allows me to foresee problems and proactively solve issues before they bloom into a larger problem or even before they happen at all!

**BEFORE**  
 getting into business deals, securing properties and resolving occupancy issues etc.



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**Cerreta Realty Group LLC**

**EPWORTH AREA**  
 Maricopa County, Arizona  
 Phoenix, Aurora, Glendale,  
 Scottsdale, Tempe, Mesa,  
 Chandler, Gilbert, Casa  
 Grande, Anthem

**REO References**

Freddie Mac  
 Lenders Field  
 Regional Area Manager  
 Home Depot  
 2000 Peach Parkway  
 Caryville, TN 37030  
 (414)424-9107

DLB Resource  
 Angel Corral  
 24885 Elm Arroyo Ave, Ste. 100  
 Irvine, CA 92606  
 (949)252-8800

Green River Capital  
 Jason Robinson  
 6025 S. Bentley Lake Lane  
 West Valley, UT 84119  
 (801)487-3000

**Indicators**

- Market and sell REO and Bank Assets for: Freddie Mac, Bank of America, Wells Fargo, Equity Point (Fannie Mae), Amera REO, First Preston, Green River Capital, Amera Mortgage, Amera, Green River Capital, GMAC, American Home Services, M&J Bank, President, Carrington Mortgage Services, and Springsource
- Over 13 years of experience in real estate, expert agent in REO
- Manage and lead a real estate team consisting of 600+ REO and HUD transactions within a two year span
- Successfully listed and sold 209 HUD Homes for ELB Resources as a local listing broker
- Specialized team to sell and acquire residential properties
- Thoroughly familiar with the auction process and best practices to protect listings

**Certifications**

**NARPS Short-Sale/Order Brokerage Certification**  
 Certified Short-Sale/Order Broker  
 Active 1st, 3rd, 5th, 7th, 9th, 11th, 13th, 15th, 17th, 19th, 21st, 23rd, 25th, 27th, 29th, 31st, 33rd, 35th, 37th, 39th, 41st, 43rd, 45th, 47th, 49th, 51st, 53rd, 55th, 57th, 59th, 61st, 63rd, 65th, 67th, 69th, 71st, 73rd, 75th, 77th, 79th, 81st, 83rd, 85th, 87th, 89th, 91st, 93rd, 95th, 97th, 99th, 101st, 103rd, 105th, 107th, 109th, 111th, 113th, 115th, 117th, 119th, 121st, 123rd, 125th, 127th, 129th, 131st, 133rd, 135th, 137th, 139th, 141st, 143rd, 145th, 147th, 149th, 151st, 153rd, 155th, 157th, 159th, 161st, 163rd, 165th, 167th, 169th, 171st, 173rd, 175th, 177th, 179th, 181st, 183rd, 185th, 187th, 189th, 191st, 193rd, 195th, 197th, 199th, 201st, 203rd, 205th, 207th, 209th, 211st, 213th, 215th, 217th, 219th, 221st, 223rd, 225th, 227th, 229th, 231st, 233rd, 235th, 237th, 239th, 241st, 243rd, 245th, 247th, 249th, 251st, 253rd, 255th, 257th, 259th, 261st, 263rd, 265th, 267th, 269th, 271st, 273rd, 275th, 277th, 279th, 281st, 283rd, 285th, 287th, 289th, 291st, 293rd, 295th, 297th, 299th, 301st, 303rd, 305th, 307th, 309th, 311st, 313th, 315th, 317th, 319th, 321st, 323rd, 325th, 327th, 329th, 331st, 333rd, 335th, 337th, 339th, 341st, 343rd, 345th, 347th, 349th, 351st, 353rd, 355th, 357th, 359th, 361st, 363rd, 365th, 367th, 369th, 371st, 373rd, 375th, 377th, 379th, 381st, 383rd, 385th, 387th, 389th, 391st, 393rd, 395th, 397th, 399th, 401st, 403rd, 405th, 407th, 409th, 411st, 413th, 415th, 417th, 419th, 421st, 423rd, 425th, 427th, 429th, 431st, 433rd, 435th, 437th, 439th, 441st, 443rd, 445th, 447th, 449th, 451st, 453rd, 455th, 457th, 459th, 461st, 463rd, 465th, 467th, 469th, 471st, 473rd, 475th, 477th, 479th, 481st, 483rd, 485th, 487th, 489th, 491st, 493rd, 495th, 497th, 499th, 501st, 503rd, 505th, 507th, 509th, 511st, 513th, 515th, 517th, 519th, 521st, 523rd, 525th, 527th, 529th, 531st, 533rd, 535th, 537th, 539th, 541st, 543rd, 545th, 547th, 549th, 551st, 553rd, 555th, 557th, 559th, 561st, 563rd, 565th, 567th, 569th, 571st, 573rd, 575th, 577th, 579th, 581st, 583rd, 585th, 587th, 589th, 591st, 593rd, 595th, 597th, 599th, 601st, 603rd, 605th, 607th, 609th, 611st, 613th, 615th, 617th, 619th, 621st, 623rd, 625th, 627th, 629th, 631st, 633rd, 635th, 637th, 639th, 641st, 643rd, 645th, 647th, 649th, 651st, 653rd, 655th, 657th, 659th, 661st, 663rd, 665th, 667th, 669th, 671st, 673rd, 675th, 677th, 679th, 681st, 683rd, 685th, 687th, 689th, 691st, 693rd, 695th, 697th, 699th, 701st, 703rd, 705th, 707th, 709th, 711st, 713th, 715th, 717th, 719th, 721st, 723rd, 725th, 727th, 729th, 731st, 733rd, 735th, 737th, 739th, 741st, 743rd, 745th, 747th, 749th, 751st, 753rd, 755th, 757th, 759th, 761st, 763rd, 765th, 767th, 769th, 771st, 773rd, 775th, 777th, 779th, 781st, 783rd, 785th, 787th, 789th, 791st, 793rd, 795th, 797th, 799th, 801st, 803rd, 805th, 807th, 809th, 811st, 813th, 815th, 817th, 819th, 821st, 823rd, 825th, 827th, 829th, 831st, 833rd, 835th, 837th, 839th, 841st, 843rd, 845th, 847th, 849th, 851st, 853rd, 855th, 857th, 859th, 861st, 863rd, 865th, 867th, 869th, 871st, 873rd, 875th, 877th, 879th, 881st, 883rd, 885th, 887th, 889th, 891st, 893rd, 895th, 897th, 899th, 901st, 903rd, 905th, 907th, 909th, 911st, 913th, 915th, 917th, 919th, 921st, 923rd, 925th, 927th, 929th, 931st, 933rd, 935th, 937th, 939th, 941st, 943rd, 945th, 947th, 949th, 951st, 953rd, 955th, 957th, 959th, 961st, 963rd, 965th, 967th, 969th, 971st, 973rd, 975th, 977th, 979th, 981st, 983rd, 985th, 987th, 989th, 991st, 993rd, 995th, 997th, 999th, 1001st, 1003rd, 1005th, 1007th, 1009th, 1011st, 1013th, 1015th, 1017th, 1019th, 1021st, 1023rd, 1025th, 1027th, 1029th, 1031st, 1033rd, 1035th, 1037th, 1039th, 1041st, 1043rd, 1045th, 1047th, 1049th, 1051st, 1053rd, 1055th, 1057th, 1059th, 1061st, 1063rd, 1065th, 1067th, 1069th, 1071st, 1073rd, 1075th, 1077th, 1079th, 1081st, 1083rd, 1085th, 1087th, 1089th, 1091st, 1093rd, 1095th, 1097th, 1099th, 1101st, 1103rd, 1105th, 1107th, 1109th, 1111st, 1113th, 1115th, 1117th, 1119th, 1121st, 1123rd, 1125th, 1127th, 1129th, 1131st, 1133rd, 1135th, 1137th, 1139th, 1141st, 1143rd, 1145th, 1147th, 1149th, 1151st, 1153rd, 1155th, 1157th, 1159th, 1161st, 1163rd, 1165th, 1167th, 1169th, 1171st, 1173rd, 1175th, 1177th, 1179th, 1181st, 1183rd, 1185th, 1187th, 1189th, 1191st, 1193rd, 1195th, 1197th, 1199th, 1201st, 1203rd, 1205th, 1207th, 1209th, 1211st, 1213th, 1215th, 1217th, 1219th, 1221st, 1223rd, 1225th, 1227th, 1229th, 1231st, 1233rd, 1235th, 1237th, 1239th, 1241st, 1243rd, 1245th, 1247th, 1249th, 1251st, 1253rd, 1255th, 1257th, 1259th, 1261st, 1263rd, 1265th, 1267th, 1269th, 1271st, 1273rd, 1275th, 1277th, 1279th, 1281st, 1283rd, 1285th, 1287th, 1289th, 1291st, 1293rd, 1295th, 1297th, 1299th, 1301st, 1303rd, 1305th, 1307th, 1309th, 1311st, 1313th, 1315th, 1317th, 1319th, 1321st, 1323rd, 1325th, 1327th, 1329th, 1331st, 1333rd, 1335th, 1337th, 1339th, 1341st, 1343rd, 1345th, 1347th, 1349th, 1351st, 1353rd, 1355th, 1357th, 1359th, 1361st, 1363rd, 1365th, 1367th, 1369th, 1371st, 1373rd, 1375th, 1377th, 1379th, 1381st, 1383rd, 1385th, 1387th, 1389th, 1391st, 1393rd, 1395th, 1397th, 1399th, 1401st, 1403rd, 1405th, 1407th, 1409th, 1411st, 1413th, 1415th, 1417th, 1419th, 1421st, 1423rd, 1425th, 1427th, 1429th, 1431st, 1433rd, 1435th, 1437th, 1439th, 1441st, 1443rd, 1445th, 1447th, 1449th, 1451st, 1453rd, 1455th, 1457th, 1459th, 1461st, 1463rd, 1465th, 1467th, 1469th, 1471st, 1473rd, 1475th, 1477th, 1479th, 1481st, 1483rd, 1485th, 1487th, 1489th, 1491st, 1493rd, 1495th, 1497th, 1499th, 1501st, 1503rd, 1505th, 1507th, 1509th, 1511st, 1513th, 1515th, 1517th, 1519th, 1521st, 1523rd, 1525th, 1527th, 1529th, 1531st, 1533rd, 1535th, 1537th, 1539th, 1541st, 1543rd, 1545th, 1547th, 1549th, 1551st, 1553rd, 1555th, 1557th, 1559th, 1561st, 1563rd, 1565th, 1567th, 1569th, 1571st, 1573rd, 1575th, 1577th, 1579th, 1581st, 1583rd, 1585th, 1587th, 1589th, 1591st, 1593rd, 1595th, 1597th, 1599th, 1601st, 1603rd, 1605th, 1607th, 1609th, 1611st, 1613th, 1615th, 1617th, 1619th, 1621st, 1623rd, 1625th, 1627th, 1629th, 1631st, 1633rd, 1635th, 1637th, 1639th, 1641st, 1643rd, 1645th, 1647th, 1649th, 1651st, 1653rd, 1655th, 1657th, 1659th, 1661st, 1663rd, 1665th, 1667th, 1669th, 1671st, 1673rd, 1675th, 1677th, 1679th, 1681st, 1683rd, 1685th, 1687th, 1689th, 1691st, 1693rd, 1695th, 1697th, 1699th, 1701st, 1703rd, 1705th, 1707th, 1709th, 1711st, 1713th, 1715th, 1717th, 1719th, 1721st, 1723rd, 1725th, 1727th, 1729th, 1731st, 1733rd, 1735th, 1737th, 1739th, 1741st, 1743rd, 1745th, 1747th, 1749th, 1751st, 1753rd, 1755th, 1757th, 1759th, 1761st, 1763rd, 1765th, 1767th, 1769th, 1771st, 1773rd, 1775th, 1777th, 1779th, 1781st, 1783rd, 1785th, 1787th, 1789th, 1791st, 1793rd, 1795th, 1797th, 1799th, 1801st, 1803rd, 1805th, 1807th, 1809th, 1811st, 1813th, 1815th, 1817th, 1819th, 1821st, 1823rd, 1825th, 1827th, 1829th, 1831st, 1833rd, 1835th, 1837th, 1839th, 1841st, 1843rd, 1845th, 1847th, 1849th, 1851st, 1853rd, 1855th, 1857th, 1859th, 1861st, 1863rd, 1865th, 1867th, 1869th, 1871st, 1873rd, 1875th, 1877th, 1879th, 1881st, 1883rd, 1885th, 1887th, 1889th, 1891st, 1893rd, 1895th, 1897th, 1899th, 1901st, 1903rd, 1905th, 1907th, 1909th, 1911st, 1913th, 1915th, 1917th, 1919th, 1921st, 1923rd, 1925th, 1927th, 1929th, 1931st, 1933rd, 1935th, 1937th, 1939th, 1941st, 1943rd, 1945th, 1947th, 1949th, 1951st, 1953rd, 1955th, 1957th, 1959th, 1961st, 1963rd, 1965th, 1967th, 1969th, 1971st, 1973rd, 1975th, 1977th, 1979th, 1981st, 1983rd, 1985th, 1987th, 1989th, 1991st, 1993rd, 1995th, 1997th, 1999th, 2001st, 2003rd, 2005th, 2007th, 2009th, 2011st, 2013th, 2015th, 2017th, 2019th, 2021st, 2023rd, 2025th, 2027th, 2029th, 2031st, 2033rd, 2035th, 2037th, 2039th, 2041st, 2043rd, 2045th, 2047th, 2049th, 2051st, 2053rd, 2055th, 2057th, 2059th, 2061st, 2063rd, 2065th, 2067th, 2069th, 2071st, 2073rd, 2075th, 2077th, 2079th, 2081st, 2083rd, 2085th, 2087th, 2089th, 2091st, 2093rd, 2095th, 2097th, 2099th, 2101st, 2103rd, 2105th, 2107th, 2109th, 2111st, 2113th, 2115th, 2117th, 2119th, 2121st, 2123rd, 2125th, 2127th, 2129th, 2131st, 2133rd, 2135th, 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