



OUR ELITE NETWORK OF RESIDENTIAL REO AGENTS AND  
BROKERS IS STRONGER THAN EVER, AND YOU CAN BE TOO.

**FORCE. CREATING QUALITY CONNECTIONS.**

**The Federation of REO Certified Experts (FORCE) is a national network of residential REO agents and brokers known for their willingness to go above and beyond for the clients they serve.**

## PROVIDING QUALITY SERVICE THROUGH QUALITY CONNECTIONS

The FORCE facilitates quality connections between agents and asset managers, servicers, government entities, and investors, and strives to support progress in the mortgage industry.

Benefit from our Five Pillars of Network Management Success:

1. **Compliance:** Since your compliance is verified as a member of the FORCE, you will be seen as a more reputable and marketable contact by asset managers.
2. **Communication:** Members now have access to critical industry information through newsletters, webinars, emails, and text messages.
3. **Education:** FORCE members can exceed expectations by staying up-to-date with the latest educational offerings, such as those available at the Five Star Conference.
4. **Exposure:** The FORCE will help grow your business through various co-marketing opportunities and by providing complimentary customized marketing materials.
5. **Inclusion:** The FORCE is continuously working to provide productive partnerships and create new ways for members to connect with industry leaders.

## COMPLIANCE

Agents and brokers must have at least three years of experience in REO or have sold more than 100 REO properties to be eligible to join our network. FORCE members are heavily vetted and receive regular credential inspection throughout their membership to safeguard their elite standing within the industry.

- Annual national background checks
- Residential real estate license verification
- Errors and Omissions (E&O) Insurance verification
- Name Address Identifier (NAID) verification
- Gramm-Leach-Bliley Act (GLBA) verification
- Ethical conduct expectations



## COMMUNICATION

In the competitive world of real estate, it's more important than ever to keep up with current events and industry changes. The FORCE now offers multiple ways to stay connected with the click of a button.

- **Voice of the FORCE:** Our monthly newsletter is a great way to catch up on industry events, company updates, and professional insights within mortgage servicing. All articles are posted to our blog and members and their clients can be featured in an interview or provide guest articles as well.
- **Webinars:** Our webinar series features industry leaders offering their expertise on default servicing and distressed asset disposition. Members also have their contact information sent directly to the presenters.
- **Email Blasts:** Our email blasts share tailored messages about new opportunities in the industry
- **Social Media:** Our online community starts with our members-only group on Facebook and extends from there. Follow us on social media for REO news and the latest from the FORCE.

## EDUCATION

Industry knowledge enables you to grow your business, elevate your partners, and advance progress in REO. Staying up to date on industry certifications and best practices makes you indispensable to asset managers, investors, and servicers.

FORCE agents and brokers are known for their willingness to go above and beyond for the clients they serve. In January 2018, the Five Star Institute made four new certifications available through Five Star Academy.

Five Star Certification Programs:

- **Diversity and Inclusion** will explain the role of diversity and inclusion in the overall progress of the mortgage industry
- **Mortgage Industry Regulatory Compliance** will provide thorough regulatory training for the default servicing industry.
- **Legal Practice** will cover ways to adapt to the dynamic legal landscape of the mortgage industry.
- **Distressed Asset Disposition** will discuss best practices and success strategies for residential REO.

Please note that Five Star Academy is not included in FORCE membership.

Members who obtain a Master Certification by completing all four programs will receive a FORCE Plus designation and priority placement in the Work Assignment Program.

For more information, please call 214.525.6700 or email [Academy@TheFiveStar.com](mailto:Academy@TheFiveStar.com).



**Five Star Academy.  
Learn. Lead. Grow**

## INCLUSION

The FORCE is an influential and extensive network that is continuously growing, adapting, and evolving. Our top-performing agents and brokers stay at the forefront of industry change, advocating for our members and forging partnerships in the name of progress.

In July 2017, the FORCE announced the launch of its Diversity Council, a team dedicated to embracing and encouraging diversity in REO, default servicing, and the mortgage industry at large. The purpose of our new Diversity and Inclusion Affinity Groups is to foster a productive climate for diversity and to promote overall progress and inclusion.

Members can join seven D&I Affinity Groups:

- Asian Professionals in FORCE
- Black Professionals in FORCE
- Latino Professionals in FORCE
- LGBT Professionals in FORCE
- Professionals with Disabilities in FORCE
- Veteran Professionals in FORCE
- Women Professionals in FORCE



## EXPOSURE

The Five Star Institute and the FORCE are names the industry has come to respect, and we want to leverage this recognition to help grow your business. Strategic marketing opportunities make our experience and resources work for you.

- **Esteemed Contracts:** Let the FORCE help you achieve coveted contracts like those from the Department of Housing and Urban Development (HUD).
- **Enhanced Visibility:** Let the FORCE work with you on co-marketing opportunities that will enhance your visibility throughout the industry.
- **Exclusive Access:** Let the FORCE membership lists and customized marketing collateral open new doors for your business.

## FORCE WORK ASSIGNMENT PROGRAM

We have placed over 1,000 productive assignments across the country through the FORCE Work Assignment Program. The FORCE network is in partnership with various organizations in need of residential REO agent/broker services, and our referral partners rely on the FORCE's extensive vetting process to connect with qualified agents who meet their needs.

Services provided include:

- REO Sales
- Short Sales
- BPOs
- Deeds-in-Lieu
- Market Analysis

New assignments are posted to [FiveStarFORCE.com](http://FiveStarFORCE.com). Members should check the website regularly to see which ZIP Codes have open assignment listings.



## A MESSAGE FROM OUR EXECUTIVE DIRECTOR

The Five Star Institute creates countless opportunities for education and collaboration in the mortgage industry. In 2011, Five Star established the Federation of REO Certified Experts (FORCE) to further this mission.

Quality connections are invaluable, and the FORCE has the people and tools in place to manage your agent/broker network seamlessly. The FORCE acts as a conduit of communication between the REO-broker community and the organizations they serve. Our team works diligently to ensure members are well-informed and well-marketed to the asset management, investment, and servicing communities.

Our established network provides tangible benefits to increase your bottom line. We look forward to discussing with you how partnering with the FORCE can strengthen your business.

Sincerely,

***Rachel Williams***

*Interim Membership Director*



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