



 **FORCE**
THE FIVE STAR INSTITUTE

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.

- 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 but does come at a membership discount.

For more information, please call 214.525.6700 or email Academy@TheFiveStar.com.



Five Star Academy. Learn. Lead. Grow

each visit to a property rather than allowing them to cause additional damage and cause increased litigation.

In an attempt to know what services should be performed on an ongoing basis on properties in REO:

- **Clearance/term maintenance:** Emergency call out for term maintenance specifications, but is generally understood that term maintenance is required by most states from April 1 and October 31, with a handful of states requiring term maintenance based on climate. Debris clearance must only require one visit a month.
- **Securing the asset:** A property's security must be maintained and monitored. This includes windows, doors, gutters, roofs, fire, and mold. Security can be provided through methods including window and door locks, padlock placement, monitoring of openings, or professional or physical monitoring of doors and windows.
- **Repairs and maintenance:** All items and if found necessary, must be immediately addressed and repaired or items not to be repaired as determined by lender guidelines.
- **Debris removal:** While the allowable amount can vary by lender and state, generally understood that properties with no maintenance for 90 days should be removed to avoid code violation.

MEMBERSHIP LEVELS

FORCE PREMIER – \$1,495/YEAR

- Profile in the REO Red Book and online listing, distributed to asset managers nationwide
- Access to FORCE Rally and Five Star Conference registration included (\$1,295 value)
- Complimentary 1/6-page vertical ad in DS News magazine, during first year of membership (\$900 value)
- Complimentary one-year subscription to DS News magazine (\$99 value)
- Membership rate for FORCE webinar sponsorship (20% off list)
- Membership rate for REO Red Book advertising (20% off list)
- Membership rate for FORCE Quarterly newsletter advertising opportunities (20% off list)
- Membership rate for additional DS News magazine advertising opportunities (20% off list)
- Membership Premier rate for select Five Star Institute conferences (20% discount)
- Access to FORCE Facebook Group
- Access to FORCE Quarterly newsletter

FORCE ELITE – \$1,099/YEAR

- Profile in the REO Red Book and online listing, distributed to asset managers nationwide
- Access to FORCE Rally with a paid Five Star Conference registration discounted rate of \$495 (\$800 value)
- Membership rate for FORCE Quarterly newsletter advertising opportunities (20% off list)
- Membership Elite rate for select Five Star Institute conferences (10% discount)
- Access to FORCE Facebook Group
- Access to FORCE Quarterly newsletter

FORCE PRO – ONE-YEAR COMMITMENT BILLED AT MONTHLY INSTALLMENTS OF \$99

- Profile in the REO Red Book and online listing, distributed to asset managers nationwide
- Access to FORCE Rally with a paid Five Star Conference registration discounted rate of \$595 (\$700 value)
- Access to FORCE Facebook Group
- Access to FORCE Quarterly newsletter

Note for Clients

Asset managers who choose to list and sell properties via a FORCE agent, have the assurance that their agent has passed a thorough vetting and application process. FORCE agents demonstrate experience and professionalism that leading asset managers require.

These requirements include:

- Residential real estate license verification
- Errors and Omissions (E&O) Insurance verification
- Background checks as requested by asset managers and investors
- Name Address Identifier (NAID) verification as requested by clients
- Gramm-Leach-Bliley Act (GLBA) verification as requested by clients
- Ethical conduct expectations

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.

- **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 3,000 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**

Members should contact us at 214.525.6700 or FORCE@TheFiveStar.com 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

Executive Director

Five Star Global, LLC



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