



# Proposal for REO Agent Services

From

**Brian Bean & Tim Hardin**

**Dream Big Real Estate**

*A Minority-Owned & Operated Real Estate Brokerage*  
In the Inland Empire Region of Southern California

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## I. REO SERVICE AREAS

### ZIP CODES in Proposed Service Areas

|       |                  |       |                           |       |                 |
|-------|------------------|-------|---------------------------|-------|-----------------|
| 91701 | Rancho Cucamonga | 92376 | Rialto                    | 92530 | Lake Elsinore   |
| 91708 | Chino            | 92377 | Rialto                    | 92531 | Lake Elsinore   |
| 91709 | Chino Hills      | 92399 | Yucaipa                   | 92532 | Lake Elsinore   |
| 91710 | Chino            | 92401 | San Bernardino            | 92548 | Homeland        |
| 91711 | Claremont        | 92402 | San Bernardino            | 92551 | Moreno Valley   |
| 91729 | Rancho Cucamonga | 92403 | San Bernardino            | 92552 | Moreno Valley   |
| 91730 | Rancho Cucamonga | 92404 | San Bernardino            | 92553 | Moreno Valley   |
| 91737 | Rancho Cucamonga | 92405 | San Bernardino            | 92554 | Moreno Valley   |
| 91739 | Rancho Cucamonga | 92406 | San Bernardino            | 92555 | Moreno Valley   |
| 91752 | Mira Loma        | 92407 | San Bernardino            | 92556 | Moreno Valley   |
| 91758 | Ontario          | 92408 | San Bernardino            | 92557 | Moreno Valley   |
| 91761 | Ontario          | 92410 | San Bernardino            | 92562 | Murrieta        |
| 91762 | Ontario          | 92411 | San Bernardino            | 92563 | Murrieta        |
| 91763 | Montclair        | 92412 | San Bernardino            | 92564 | Murrieta        |
| 91764 | Ontario          | 92413 | San Bernardino            | 92567 | Nuevo           |
| 91784 | Upland           | 92414 | San Bernardino            | 92570 | Perris          |
| 91785 | Upland           | 92415 | San Bernardino            | 92571 | Perris          |
| 91786 | Upland           | 92418 | San Bernardino            | 92572 | Perris          |
| 91798 | Ontario          | 92423 | San Bernardino            | 92584 | Menifee         |
| 92220 | Banning          | 92424 | San Bernardino            | 92585 | Sun City        |
| 92223 | Beaumont         | 92427 | San Bernardino            | 92586 | Sun City        |
| 92313 | Grand Terrace    | 92501 | Riverside                 | 92587 | Canyon Lake     |
| 92316 | Bloomington      | 92502 | Riverside                 | 92589 | Temecula        |
| 92320 | Calimesa         | 92503 | Riverside                 | 92590 | Temecula        |
| 92324 | Colton           | 92504 | Riverside                 | 92591 | Temecula        |
| 92331 | Fontana          | 92505 | Riverside                 | 92592 | Temecula        |
| 92334 | Fontana          | 92506 | Riverside                 | 92593 | Temecula        |
| 92335 | Fontana          | 92507 | Riverside                 | 92595 | Wildomar        |
| 92336 | Fontana          | 92508 | Riverside                 | 92596 | Winchester      |
| 92337 | Fontana          | 92509 | Riverside                 | 92599 | Perris          |
| 92346 | Highland         | 92513 | Riverside                 | 92860 | Norco           |
| 92350 | Loma Linda       | 92514 | Riverside                 | 92877 | Corona          |
| 92354 | Loma Linda       | 92515 | Riverside                 | 92878 | Corona          |
| 92357 | Loma Linda       | 92516 | Riverside                 | 92879 | Corona          |
| 92358 | Lytle Creek      | 92517 | Riverside                 | 92880 | Corona/Eastvale |
| 92359 | Mentone          | 92518 | March Air Reserve<br>Base | 92881 | Corona          |
| 92373 | Redlands         | 92519 | Riverside                 | 92882 | Corona          |
| 92374 | Redlands         | 92521 | Riverside                 | 92883 | Corona          |
| 92375 | Redlands         | 92522 | Riverside                 |       |                 |

## **I. REO SERVICE AREAS, Continued**

### **COUNTIES in Proposed Service Areas**

RIVERSIDE COUNTY

SAN BERNARDINO COUNTY

### **CITIES in Proposed Service Areas**

|             |               |                        |                  |                |
|-------------|---------------|------------------------|------------------|----------------|
| Banning     | Colton        | Lytle Creek            | Norco            | San Bernardino |
| Beaumont    | Corona        | March Air Reserve Base | Nuevo            | Sun City       |
| Bloomington | Fontana       | Mentone                | Ontario          | Temecula       |
| Calimesa    | Grand Terrace | Menifee                | Perris           | Upland         |
| Canyon Lake | Highland      | Mira Loma              | Rancho Cucamonga | Wildomar       |
| Chino       | Homeland      | Montclair              | Riverside        | Winchester     |
| Chino Hills | Lake Elsinore | Moreno Valley          | Redlands         | Yucaipa        |
| Claremont   | Loma Linda    | Murrieta               | Rialto           |                |

*Downloadable Microsoft Word and Excel files available at [www.DreamBigREO.com](http://www.DreamBigREO.com)*

## **II. Capacity for Number and Types of Default Listings**

Brian Bean & Tim Hardin and The Dream Big Real Estate Team routinely handle a portfolio of dozens of assets on a monthly basis.

With a highly flexible and scalable system for the management and disposal of assets, Dream Big Real Estate can easily adjust to market conditions to handle fluctuating capacities.

Our current structure allows us to properly and effectively service 50-100 REO active inventory assets for our clients. And we can scale up quickly if necessary to meet our clients' needs.

We have experience maintaining bank-owned and REO properties. We quickly and efficiently process, evaluate, arrange repairs and oversee even the most problematic properties. We maintain a list of licensed vendors that supply interior cleaning, exterior landscaping, trash out and repairs as necessary. Our team inspects all our REO and bank-owned properties weekly to ensure security.

Dream Big Real Estate specializes in residential properties; including single- and multiple-family, detached properties; single- and multiple-family attached units; as well as developed and undeveloped tracts of land and lots.

### **III. Company History**

#### **Our Mission:**

We provide efficient, streamlined and predictable real estate disposition solutions for clients in the default industry by placing responsible buyers in good, marketable homes, creating more sustainable homeownership and preserving neighborhood values while maximizing clients' financial returns.

#### **Our History:**

Since 2006, Brian Bean & Tim Hardin have been at the forefront in helping to sell distressed homes in Southern California. Whether it be marketing and selling non-performing REO properties for a variety of clients or assisting distressed homeowners to short sale homes in an effort to avoid foreclosure, the goal has always been the same: Net the highest possible return for property owners and lienholders, promote responsible homeownership, and protect neighborhood home values and living environments.

As Homeowner Advocates, we counsel consumers to make sound economic decisions, and we help defaulted homeowners quickly address financial problems in a proactive way to minimize loss and promote future homeownership.

As top-flight Home Marketing Experts specializing in the distressed-property arena, we created a streamlined system to effectively serve clients in real estate disposition and management services.

Today, we provide innovative REO management and sales models focusing on smooth processes, urgent reporting, fast off-loading and high returns for our lender and asset manager clients.

We deliver prompt marketing startup, on-time reporting and updating, quick and accurate valuations, efficient billing and vendor service management, and an all-encompassing suite of professional REO management and sales services.

Brian Bean & Tim Hardin routinely are among the top-rated real estate professionals in Southern California. They have developed strong relationships with fellow agents, who are quick to show and make offers on their listings.

#### **IV. REO Experience**

We have been in the trenches of every aspect of the REO business, from Sales, Property Management and Marketing to Client Relations, Property Valuation and Field Services. Our business model is geared to market, maintain and liquidate assets for our REO and Lender clients.

We are approved agents for **Fannie Mae**.

Additionally, we have marketed, managed and completed the sale on assets for the following REO clients:

- **NRT**
- **Saxon Mortgage**

In addition, we have a combined 15 years' experience working in the 2006-2012 REO market, in an office that closed more than 2,000 transactions, before breaking away to form our own real estate brokerage.

#### **V. REO Training and Certifications**

- Combined 15 years experience in an REO office that closed more than 2,000 transactions in the distressed real estate market.
- Five Star Preforeclosure/Short Sale Certification
- PSC Preforeclosure Specialist Certification
- Equator Certified REO & Short Sale Agent
- Graduate Realtor Institute (GRI)
- Numerous designations and continuing-education courses.





## **VI. Available Facilities**

Dream Big's corporate headquarters and central processing center are located at 19322 Jesse Ln, Riverside, CA 92508. This location houses our networked information technology center and data-storage machinery.

Staffing at this location includes pre-marketing, vendor management and supervisory teams. It also hosts our VOIP telephony system that interconnects all remote offices of individual staff members.

In addition to our networked data server at this location, we house our CRM software for tracking and capturing all customer, client and consumer data.

Central Email Address: [REO@DreamBigRealEstate.com](mailto:REO@DreamBigRealEstate.com)

Website: [www.DreamBigREO.com](http://www.DreamBigREO.com)



## VII. Allocated Staff and Key Personnel

Dream Big maintains a fully specialized staff managed and operated by the following personnel:

Owner / Director of Operations / CEO

**Brian Bean**

Owner / Default Services Manager / CFO

**Tim Hardin**

Quality Control Supervisor / Support Services Supervisor

**Jennifer Garrell**

Field Services Supervisor

**Don Garrell**

In addition to our administrative personnel, Dream Big Real Estate maintains a team of support staff to handle pre-marketing, vendor and repair management, contracts, valuations, bookkeeping and accounting, and outside sales.

## THE DREAM BIG TEAM'S KEY PLAYERS



BRIAN BEAN moved to Southern California in 1988 from the Pacific Northwest, where he was born and raised. He graduated from Western Washington University in Bellingham with a degree in journalism and worked as an editor for 13 years at The Desert Sun newspaper in Palm Springs, Calif.

His communication skills are extraordinary. And the newsroom environment helped him build a strong foundation for connecting with people, accomplishing tasks on tight deadlines, unflinching ethics and having a big-picture sensibility to understand how each issue fits within the parameters of his goals.

The newsroom also afforded him the opportunity of his lifetime – to meet his wife Alisa, a former feature writer. They have been happily together since 1997 and married since 2002. Though they have no children of their own, they are regarded by nearly a dozen children as the best Auntie and Uncle on the planet.

In 1998, Brian bought a small apartment building in Palm Springs and began his real estate career as a property manager, later obtaining his Broker's license. He left journalism in 2001 to work full time in real estate, and he has closed more than 300 transactions.

Brian and Alisa enjoy traveling, especially to locations where they can scuba dive or board a boat in search of Chinook salmon or steelhead.

## VII. Allocated Staff and Key Personnel, Continued

TIMOTHY HARDIN has been a Real Estate Professional since 2007 and was born and raised in Riverside. He and his wife Meredith have 5 children.

Tim graduated from Poly High in Riverside in 1985, where he was a star football player. He later played Division I football at the University of California, Berkeley, and was recognized as an All-America Team member. Those days on the gridiron instilled in Tim the camaraderie to build an effective team and the mentality to never stop working until the whistle blows.



Tim values family, faith and integrity above all else, and his friends and family look to him for guidance in many aspects of life. He is an avid outdoorsman who has a passion for helping inner-city youths through his Spirit of Life Adventures, a non-profit organization that he founded to introduce young people to nature through activities such as camping and hiking.

## VIII. REO Startup & Marketing Strategy

- We do occupancy checks and/or secure assets within 1 business day.
- We order rekeys, handle cash-for-keys negotiations and oversee evictions (if necessary).
- We complete BPOs within 1 business day (OR THE RE-KEY COST IS ON US!)

### THE ‘MAX MARKETING PACKAGE’

All of our clients’ homes are fully exposed to the greatest number of potential buyers possible. Normal marketing channels include:

- **PHOTOS:** Maximum number of photographs to showcase the home’s qualities and increase buyer views.
- **VIDEO/3D TOURS:** Professionally produced video and/or 3D tours with tone-setting music and voice talent describing your home’s features. (This is NOT a slide show)
- **WRITTEN DESCRIPTION:** A lively and attractive description designed to sell the “lifestyle” of the home and evoke interest. (No clichés allowed)
- **MLS:** Of course, all of our listings are featured with full marketing capacity in California Regional Multiple Listing Service, one of the five largest MLSs in the country. This MLS also has sharing agreements with many other MLSs, making our clients’ properties viewable to agents throughout California and across the country. Included in our additional coverage areas: San Diego County, Orange Country, Los Angeles County, Northern California, High Desert and Low Desert.
- **LOCAL WEBSITES:** Featured Listing status on our top-rated local real estate website.
- **SINGLE-PROPERTY WEBSITE:** We help you stand out from the competition with an easy-to-load, mobile-ready website dedicated only to your home. It provides multiple photos, video tours and all the critical information about your home.
- **TEXT MARKETING:** 75% of homebuyers use their mobile devices to find and research homes. We make your home’s website available via text or email, accessible from in front of a home.
- **MOBILE-FRIENDLY WEBSITES:** Custom postings on multiple websites geared for mobile users, including phone and tablet screen sizes, accessible via the Apple OS, Android or Windows Mobile platforms. Sites include **Realtor.com, Zillow, Trulia, RedFin, Homes.com** and **DreamBigRealEstate.com.**
- **PUBLIC REAL ESTATE WEBSITES:** Enhanced presentation with multiple photos and video tours on hundreds of public real estate websites and portals to which we subscribe.
- **SOCIAL MEDIA:** Custom postings on our social media channels, including **Google+, Facebook, Twitter** and **YouTube.**
- **CLASSIFIEDS:** Custom postings of the home on multiple online classified-advertising websites, including **Craigslist, Back Page, eBay Classifieds,**

**ClassifiedAds.com and OLX.**

- **PRESS RELEASES:** Professionally written press releases submitted to online press release service websites including **PR.com, PRLog, 888 Press Releases, i-Newswire, PR.com, etc.**
- **BLOGS:** Custom posting on multiple real estate blog websites, including **WordPress, Blogger, ActiveRain, RealTown, Merchant Circle, Examiner.com, LinkedIn, etc.**
- **OPEN HOUSE:** Hosted Open Houses to capture drive-by buyers and neighbors.
- **CARAVAN:** Our office of 100 licensed agents features a caravan every Tuesday, exposing homes to a captive audience in one of the largest offices in the Inland Empire.
- **NETWORKING:** Presentation to local cooperating offices, regional and national brokerages, and relocation contacts.

## **IX. Strategic Marketing Plan**

In addition the marketing activities listed in section VIII above, Dream Big monitors the activities, progress and market positioning of each asset as an individual entity and adjusts the selling strategy for each property accordingly.

1. Marketing Reports
2. Updated Comparable and Local Market Detailing
3. Repair Recommendations
4. Pricing Adjustments

## **X. “Disaster Recovery” Plan**

In the event of disaster, either property-specific or for the entire region, Dream Big Real Estate is fully leveraged with a network of REO-specific repair contractors to safely secure and rehab numerous properties simultaneously.

Our Field Service Representatives are highly trained to identify actual and potential structural, mechanical, electrical and security issues within properties and are empowered to take immediate corrective action on an emergency basis when necessary.

In the event of an area disaster, our Field Service Team immediately disburse to inspect and report on the condition of all assets, as well as to initiate remedial repair as needed.

## **XI. Technological Capabilities**

Dream Big Real Estate utilizes the most modern and cutting-edge technologies to manage and sell real estate.

1. Dedicated and Networked Data Server with Remote Access Capabilities
2. Custom Local and Remote Hosted CRM Solutions
3. Redundant Data Backup Routines
4. Paperless Data Storage Solutions
5. Centralized VOIP Telephony System
6. Wireless Network Access for Portable Sales Staff
7. Networked Fax/Copy/Scanning Systems
8. Integrated IDX Property Advertising Systems

Our systems are supported by a local contracted IT professional.

## **XII. Evidence of Insurance**

Dream Big Real Estate maintains General Liability, Errors and Omissions (\$1M per claim) and Workman's Comp Insurance per client specifications.

See Attachments.

## **XIII. Financial Capacity**

Dream Big Real Estate is well-capitalized to handle the day-to-day management of 50-100 assets. We maintain a large vendor account for the payment of utilities and vendor services for each property. Our reserves exceed a 180-day timeframe to cover fluctuating market needs and to facilitate unexpected emergency services.

The REO vendors with whom we maintain relationships understand the REO billing processes and work within client guidelines to provide fast, efficient and quality services as needed in typical day-to-day and emergency situations.

## **XIV. Attachments**

- Current Broker's License
- Articles of Incorporation (Good Standing)
- E&O Declarations
- Firm License (Good Standing)