

4140 E Florida Ave.
Hemet, CA 92544

33079 Canopy Ln.
Lake Elsinore, CA 92532

8550 Jacob Dr.
Riverside, CA 92508



Mission Grove Realty, Inc.
Corporate Offices (951) 927-8940
Facsimile (951) 927-8942
www.missiongrove.com

To Whom it May Concern:

We at Mission Grove Realty would like the opportunity to earn your REO business in the Southern California areas of Riverside and San Bernardino Counties. Our team of REO professionals have been serving Financial Institutions and Asset Management Companies for many years and would like to add you to our list of many satisfied clients. If we already have a relationship with you, we hope that we will be able to increase our volume with two new offices to serve you.

As a result of our success, we have added two additional offices, in Riverside County. Our Corporate office remains at: 4140 E Florida Avenue in Hemet, and our two new offices are located at:

- 33079 Canopy Ln Lake Elsinore, CA 92532
- 8550 Jacob Dr. Riverside, CA 92508

From our current and new locations, we feel that we can service all of South West Riverside County more effectively, continuing our high level of service and commitment to you.

We have included information about our Company and the services we provide. Additionally, we have included market coverage areas and additional servicing and marketing information that you may find helpful.

We look forward to hearing from you soon. If you have any questions, require additional information or documentation, please do not hesitate to contact me directly.

Best Regards,

Christopher Walker

Christopher Walker
Broker – President



Mission Grove Realty, Inc
(951) 927-8940
cwalker@missiongrove.com

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Our Team

Mission Grove Realty's REO Team is comprised of agents, brokers experienced in every aspect of real estate. From Initial BPO completion all the way through to the successful sale, our team of real estate industry professionals are equipped with the tools needed in today's ever changing market and have facilitated hundreds of REO related transactions. We do not desire to be the largest in our market area, just one of the best. From our *three Inland Empire offices*, we service all of South West Riverside and Southern San Bernardino Counties in a highly efficient and professional manner.

REO Servicing – Marketing Team

- **Christopher Walker** - Broker, Realtor, e-PRO - (951) 927-8940 x29 cwalker@missiongrove.com
Over 45 Million in REO sales generated through our offices. President and CEO.
- **Leah Hamilton** - Realtor - (909) 973-2337 lhamilton@missiongrove.com
REO relationship manager – Senior Project Coordinator.
- **Carly Reed** - Preservation - Marketing Coordinator - (951) 927-8940 x28 creed@missiongrove.com
Accounts Payable – Receivable, Closing Coordinator .

Our servicing team is committed to providing the best possible service to our clients. From initial BPO order, to closing, we have the experience and tools to be successful in the preservation and disposition of real estate assets throughout Riverside County, California.

REO Sales Team

- **Christopher Walker** - Broker, Realtor, e-PRO – cwalker@missiongrove.com
Hemet Office, Riverside office and Lake Elsinore office- Investor Liaison. Residential, land and commercial.
- **Patricia Trunko** – Associate, GRI - ptrunko@missiongrove.com
Hemet Office, - Agent for over 30 years. Residential and manufactured homes.-
- **Leah Hamilton** - Realtor – lhamilton@missiongrove.com
Hemet Office, Riverside office and Lake Elsinore office. Residential and new home sales.
- **Julie Parent** - Associate Broker, Realtor – jparent@missiongrove.com
Hemet office and Lake Elsinore office. Residential real estate
- **Joe Salazar** – Realtor – jsalazar@missiongrove.com
Hemet Corporate office – Habla Espanol
- **Coyla Angeloff** – Realtor – cangeloff@missiongrove.com
Hemet Corporate Offices and Riverside office.
- **Mike Bolaski** – Realtor – mbolaski@missiongrove.com
Lake Elsinore Offices –Real estate lending and residential sales.
- **Peter Chavez** – Associate Broker - Realtor – rchavez@missiongrove.com
Hemet and Riverside Offices –Habla Espanol, residential sales.

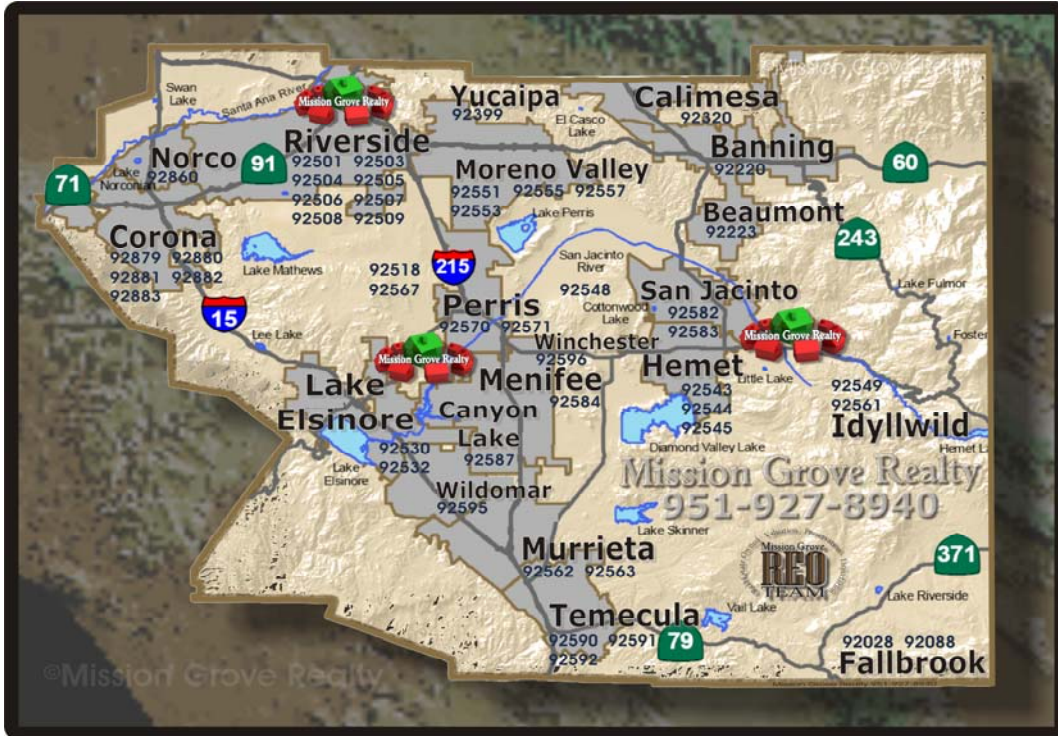


Our staff of Buyer's agents has helped hundreds of satisfied buyers purchase bank owned properties in the past year alone. From first time buyers looking to invest in their first home to seasoned investors purchasing millions of dollars in real estate at a time. Our Agents, Brokers and Realtors have the experience, integrity and tools needed to be successful in any market. With their experience and on-going commitment to gaining additional knowledge of the market, they have a better than 85% offer to acceptance rate and over 90% on time closing average. Our agents partner with their clients and counsel them in every aspect of the market to make certain their investment decision meets with their specific needs thereby limiting additional liability.



Market Coverage

Our 3 Inland Empire offices are strategically positioned throughout Riverside County to provide the best possible service to our clients. Our locations allow us to service all of South West Riverside and Southern San Bernardino quickly, efficiently and with the highest level of professional service.



Our Riverside County Office Locations

4140 E Florida Ave. Hemet, CA 92544 – 33079 Canopy Dr. Lake Elsinore, CA 92532, - 8550 Jacob Dr. Riverside, CA 92508

From our 3 Riverside County Offices, we service the following areas:

Riverside	92501	92503	Moreno Valley	92551	92555	Murrieta	92562	92563
	92504	92505		92557	92553			
	92506	92507				Temecula	92590	92591
	92508	92509	Perris	92570	92571		92592	
Yucaipa	92399		Menifee	92584		Winchester	92596	
Calimesa	92820		Canyon Lake	92571		Hemet	92543	92544
							92545	
Norco	92860		Wildomar	92595				
						San Jacinto	92582	92583
Corona	92879	92580	Lake Elsinore	92530	92532			
	92881	92882				Nuevo	92567	92518
	92883		Idyllwild Area	92549	92561			
Banning	92220		Beaumont	92223		Fallbrook	92028	92088



References

We are proud to have successfully completed millions of dollars in transactions involving bank owned properties and have many satisfied clients as a result. We have successfully completed these transactions in a timely, efficient and professional manner. Feel free to contact any of our clients to discuss our efficiency:

<p>Countrywide Candy Scott 191 E. Allesandro Blvd. #9A Riverside CA 92508</p> <p><i>Additional contact information hidden in online view. Contact us for complete reference list</i></p>	<p>CitiFinancial Asset Manager: Dee Benites 3950 Regent Blvd. 2nd Floor Irving, TX 75062</p> <p><i>Additional contact information hidden in online view. Contact us for complete reference list</i></p>	<p>CitiFinancial Mortgage Company, Inc. Asset Manager: Caleb Lutsch 3950 Regent Blvd. 2nd Floor Irving, TX 75062</p> <p><i>Additional contact information hidden in online view. Contact us for complete reference list</i></p>
<p>USRES Asset Manager: Barbara Solis 25520 Commercentre Dr. Lake Forest CA, 92630</p> <p><i>Additional contact information hidden in online view. Contact us for complete reference list</i></p>	<p>CitiMortgage Inc. Carol S. Krigbaum 1000 Technology Drive O'Fallon, MO 63368</p> <p><i>Additional contact information hidden in online view. Contact us for complete reference list</i></p>	<p>Single Source Property Solutions REO Department 2550 Boyce Plaza Road Pittsburgh, PA 15421</p> <p><i>Additional contact information hidden in online view. Contact us for complete reference list</i></p>
<p>Wilshire Credit Corporation Katie Johnson 14523 SW Millikan Way, Suite 200, Beaverton Or 97005</p> <p><i>Additional contact information hidden in online view. Contact us for complete reference list</i></p>	<p>Old Republic Default Management Service Valuations Dept: Christina Austin 530 South Main Street Suite 1031</p> <p><i>Additional contact information hidden in online view. Contact us for complete reference list</i></p>	<p>Light House Real Estate Solutions Linda "Candy" Tompkins 765 The City Drive #300 Orange, CA 92868</p> <p><i>Additional contact information hidden in online view. Contact us for complete reference list</i></p>



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Our Marketing

We pride ourselves in being a market leader in real estate advertising. We are the only Riverside County Brokerage to be featured in Realtor Magazine as a result of our innovative marketing. We utilize Realtor.com's exclusive "Showcase Listing" product with all of our listing which increases market exposure by nearly 20 times that of MLS entry alone yet, our marketing efforts do not stop there. We increase market exposure online through real estate syndication by partnering with Google, Postlets, Craigslist and many other electronic marketing avenues. Listing syndication is one of the most effective methods of attracting buyers from around the Country and not just around the corner. In today's market, we must attract investor-buyers from all parts of the Country and the only true method is through increased visibility through syndication and by utilizing multiple web sites designed to attract a wide range of potential buyers.

At Mission Grove Realty, we do not limit our exposure to a local market. We reach the World.



When searching online for real estate throughout Southern California, one of over 100 corporate web sites is returned by Google, Yahoo, AOL, MSN and other sites top search results. Our online assets include: Our corporate web sites www.missiongrove.com, www.hemetliving.com, www.hemetreo.com, www.missiongroverealty.com, www.hemetforeclosure.com, www.hemetpro.com and many others where clients can search California properties and find valuable information to aid in their search. Our affiliate sites like www.foreclosure-direct.com provide valuable information to buyers and investors with direct links back to our web sites and our clients.



Our Services

Our team of professionals can provide nearly any service imaginable in the REO industry. We have the experience needed to complete all orders accurately and on time. From assessment to closing, we are with you all the way. Our success is due to our ability to customize our services to meet the needs of each individual client.

REO Servicing Team

Our servicing team is committed to providing the best possible service to our clients. From initial BPO order, to closing, we have the experience and tools to be successful in the preservation and disposition of real estate assets throughout Riverside County, California. Our services include:

- *Initial and secondary BPO orders – Interior and/or exterior.*
- *Historical BPO products.*
- *Same day occupancy status verification.*
- *Cash-for-keys and relocation negotiations.*
- *Pre-eviction – lock out coordination.*
- *Order property preservation bids and ongoing services.*
- *Establish utilities and arrange in-house billing.*
- *Property listing and marketing.*
- *Marketing reports and analysis.*
- *Closing Coordination*

Property Preservation Team

Preservation services are typically completed in three days or less and include before - after pictures of all contracted work. Nearly any required work or repairs can be accommodated using our pre-selected team of licensed preservation professionals. Photographs and reports can be custom formatted to your requirements or submitted utilizing industry standard interfaces such as REO Trans, Res.net, iClear, Taza and through customized .pdf reports created for asset managers without an online portal.

All services are completed without property liens or fear of other repercussions associated when using multiple, unknown contractors and service providers. Our billing department handles all necessary documentation and submissions in accordance with your specific guidelines. Always complete, always thorough, professional and on-time. The REO Team at Mission Grove Realty always strives to build a lasting relationship by providing quality, professional and cost-effective preservation services to our clients.

Pre-Eviction, Cash-for-Keys and Lockouts :

Our professionals, experienced in this process, can make contact with present property occupants and negotiate for occupant vacancy of property. At your request, we can negotiate cash for keys settlement and assist in regular occupancy status reporting. Our goal is to gain access to the property as quickly as possible while partnering with the occupant to preserve property condition. Our professionals have a high success rate with negotiations and preservation.



Locksmith – Property Security and Board Up:

We can have an asset re-key (Front door only or all access points to interior of asset). We can have padlocks installed on all gates and make certain that garage doors are secure. All properties can be keyed to your master key codes or master codes will be provided to you at your discretion. Lock boxes utilized can be custom coded to your specific requirements at no additional cost. Board up services are available through licensed service providers 24 hours a day 7 days a week. Board-up's are completed in accordance with local regulations and at less than industry standard rates.

Trash Out and Debris Removal:

Our professionals will clean-up trash and remove any remaining debris for safety, local compliance, and appearance from both the interior and exterior of the property. We will inventory and document personal property left behind and have stored according to local regulations. Chemical removal and hazardous waste can be removed and disposed in accordance with all health and safety regulations. Of course, all work performed, regardless of scope, will be documented both in writing and with professional photographs. No work will ever be completed without prior authorization.

Lawn Care Services:

From initial lawn care to monthly, weekly or bi-weekly lawn care to complete landscaping services and sprinkler repair, Our professional lawn servicing team will keep your asset in presentable and saleable condition . Twice a monthly lawn service is typically sufficient at maintaining the curb appeal you need to market your asset in the best light, for the highest possible dollar.

Swimming Pool Maintenance:

When required, pool service professionals and trained technicians will check for proper pool – pump operation and serviceability. They can then clean - service the pool and bring the pool to operating condition. At our clients request, we will drain, clean, and refill the pool as necessary or drain, sanitize and leave empty. We can also secure the pool to your requirements and meeting local regulations. Complete pool and pool equipment repair is available to you at any time.

Winterization- Plumbing Services:

Winterization is not normally required in the mild climate of South West Riverside County or throughout most of the Inland Empire Valleys . However if your policy, or the area requires winterization we can provide either wet or dry winterization service, according to local codes and industry practices. This service can help prevent weather-related damage to home and the plumbing system from freezing temperatures. Any plumbing repairs and or issues can be mitigated utilizing licensed plumbing contractors ready to provide fast, professional and qualified plumbing repair in accordance with our strict guidelines and time frames.

Toxic Mold Remediation:

Mold remediation can be arranged using locally licensed and approved mold experts. Their services are provided using industry approved and accepted mold remediation practices. In all cases, complete advance reporting and final completion certification is provided in writing and through extensive photographic representation. No work will ever be authorized or completed without advance approval.

Janitorial Services – Sales Clean:

Our crews will provide professional cleaning services that will leave the floors broom clean and the carpets vacuumed when electricity is available. Floors will all be mopped and all sinks, toilets and bathtubs/showers will be cleaned. Counter tops and all horizontal surfaces will be cleaned and free of dust – debris. All of our cleaning professionals will leave in a sales ready state increasing the value and marketability of your asset.

At Mission Grove Realty, we are proud to say that; “We know REO!”. It is our business and our goal to provide you with the best possible service available in the real estate business today. We thank all of our clients, asset managers and friends who have helped us grow to being one of the areas best REO servicing real estate teams in the Inland Empire.