

# Bio

As a Certified REO Professional, with over 20yrs in the Real Estate Business, I have personally handled thousands of sales from owner re-sale to foreclosures and more for my clients. During my years as a sales agent, and currently a corporate broker/owner for H&G Realty, I've worked my way up from a brand new agent to #1 in the franchise over hundreds of other agents. I owned and managed the Top Hough & Guidice Franchise for 6 consecutive years (2001-2006) and was CEO of Franchise Operations for 7yrs. In that time I built and trained thousands of agents island-wide the "H&G 6 Points of Success Training Program" a guide for agents on becoming successful in today's Real Estate Market as well as taught the BOCES NYS Real Estate Licensing Courses for new brokers and agents. My experience covers all aspects of the real estate business from Single Family and Condo subdivisions to repair, preservation, and restoration work. I have an extensive knowledge and experience in the construction, repairing and managing of real estate and specialize in Real Estate Financing, Marketing, C of O Issues, and FHA Guideline Knowledge. In the last two years, the properties I've handled have sold within 1.7% of the list price and within 64 days... I'm a local expert able to help you obtain the maximum profit in the shortest amount of time!

# Summary of Qualifications:

- Full Time Real Estate Professional for over 20yrs and a Licensed Broker/Owner for the past 13yrs
- REALTOR® and Certified Buyer Representative (CBR)
- Successfully negotiated thousands of transactions in Residential and Commercial Real Estate
- Certified HAMP/HAFA Specialist with 19yrs of Pre-Foreclosure (Short Sale) Experience (Home Affordable Modification Program/ Home Affordable Foreclosure Alternatives)
- Certified REO Professional with almost a decade of Broker Price Opinion and REO Dedicated Experience
- Clients Serviced & Relationships include some of the largest banks in the U.S.:
  - Banks such as Wells Fargo, Fannie Mae, OneWest Bank, IndyMac Bank, Deutsche Bank, US Bank, HSBC, Bank of America, People's United Bank & Chase Bank
  - Asset Management Service Companies such as Premiere Asset Services (PAS), LPS Asset Mgmt Solutions & LPS LSI Division, Asset Valuation & Marketing (AVM), Specialized Asset Management LLC (SAMREO), Old Republic Default Mgmt Services, ABSREO, Inc., ARRO Mgmt Systems, LLC., Precision Asset Mgmt, RMS Asset Mgmt Solutions, US Real Estate Services, PNC Financial Services Group & DispoSolutions Default Mgmt Services
  - Valuation Companies such as Clear Capital, Pro Teck Services, Valuation Mgmt Services (VMS), PRIMA, & CoreLogic Appraisal Services

## **Company Bio**

H&G origins go back to 1987 opening its first office, A few important core values have helped shape the success and growth of our company. They are to always...

Live by the "Get by Giving" philosophy • Make my client's #1 goal, my #1 goal We are committed to never lowering our standards • We do what we say, sometimes more, just never less Live by the Realtors Code of Ethics and Standards of Practice

We are a full-service Real Estate Brokerage, specializing in all aspects of Real Estate. We are a member of the Multiple Listing Service of Long Island, which allows us to reach over 1,500 other real estate offices and 22,000 sales agents throughout Nassau and Suffolk County and the borough of Queens making us one of the largest MLS Boards in the United States. Whether you are looking for REO's, Residential, Condo/CoOp's, Commercial, Rentals or Land... **H&G Realty & Martin Hammer have the expertise to help you!** 

- We are an established business serving Long Island Communities for the past 26yrs
- Our brokerage has Closed over \$125 Million and 481 Residential Transactions in 2011 & 2012
- 2 Convenient Locations in Suffolk County (Miller Place and Middle Island)

# Services

I am a full time professional **REALTOR**<sup>®</sup> and am committed to delivering the quality, timely service that my clients deserve. Over the years I have perfected several existing systems that will prove to be a vital asset and convenience in selling your house fast!

- We have a Full-Time Office Staff, 7 days a week from 9am-6pm
  - Internet and Local Publication Advertising
    - Newsday and Online on MLS, HGRealty.com, & Many More!! Many homebuyers in today's market prefer to search online for homes, buyers will have 24/7 access to all the information they need.
- Stay in Constant Contact with Efficient Management of Appointments thru Top of the line Real Estate Software (ShowingDesk, ShowingTime, ShowingAssist, & ShowingAlert)
  - Buyers & Agents can schedule appointments via an interactive calendar, request specific times, ask questions, and receive email confirmation (homeowners as well) to eliminate uncertainty.
  - Online Activity Reports available to keep you abreast of appointments, advertising activity, and buyer inquiries.
  - Automatic Web-based Realtor/Buyer Feedback Reports
- Yard Sign Installation, Lockbox Installation (if applicable for convenience)
- Public and Broker Open Houses, House Hi-light Informational Flyers
- Offer Management & Presentation
- Contract Management including Attorney Relations & Follow Up
- Discounted Property Tax Grievance Services available through TAX HAMMER, Inc. exclusively for H&G!

**Loan Modification/Short Sales/Foreclosure Alternatives-** As a Certified HAMP/HAFA Specialist, with years of experience, I am dedicated to providing professional service and assisting the communication between lender and homeowner throughout their quest for a viable alternative to foreclosure. Pricing a home correctly is the single most important factor in determining if a home sells quickly, or at all. Although location and condition also affect the selling process, price is a primary factor.

**BPO/PCR/Valuation Services-** My brokerage utilizes every available means necessary including MLS, tax records and/or Realist or Win2Data, various private sale databases such as RealQuest, GeoData, Comps. Inc, and more, all to provide the most comprehensive, quality information for each report completed. Every report submitted includes, subject/neighborhood positives and negatives, a detailed breakdown of repair costs, a thorough market evaluation, the most proximate and relative comparables listed and sold recently, clear pictures, and anything specifically requested by the client to support my professional opinion of the subjects' current market value. Our property evaluation reports provide you with a well rounded market value estimation and condition, and can be used to estimate value for sale at auction or to list on local MLS.

**REO-** I also specialize in asset management, the marketing, managing, preservation, and sale of bank and corporate owned inventory. My primary area of sales consisted of homes sold with FHA financing which gave me an in depth knowledge of the FHA guidelines and the "hands on training" needed to provide a higher level of service and quality information to my REO clients. Throughout the entire REO process I will follow the client's guidelines very closely. I take pride in my integrity, timely notifications and accurate information. I personally have complete oversight over Reputable & Reliable Property Management Contractors who are Licensed and Insured, including but not limited to Locksmiths, Landscapers, Debris Removal, Pool Maintenance, and Repair Contractors.

- Listing/Selling MLS, Internet and Local Publication Advertising, Yard Signs, Open Houses, Monthly Status Reports, Offer Management & Presentation, Contract Management including Attorney Relations & Follow Up, Finance Compliance Repairs and Inspections
- Eviction Weekly/Monthly Occupancy Inspections, Court appearances to assist in the eviction process
- Preservation Initial/Weekly/Monthly inspections and Reports, Move Outs (Cash for Keys/FRA's), Sherriff Collaboration with Lock-Outs and Evictions, Immediate Re-Keying and Securing of Asset, Complete & Partial Board-Ups
- **Pre-Marketing** Interior/Exterior BPO Reports & Evaluation Services, Interior/Exterior Trash Outs, Dry/Wet Winterizations & DeWinterizations, Sales Cleans, Repair Suggestions (To Maximize Profit)
- Regular Maintenance Lawn Cuts, Snow Removal, Landscape Cleanups, Janitorial Services, Pool Openings/Closings, Local Authorities/Municipality/HOA & Code Compliance, Utility Management including Billing and Account Servicing, and other miscellaneous services
- **Repair and Rehabilitation** Project assessment and management, Before & After Photo Documentation, any and all mechanical, plumbing, electrical, structural work, interior/exterior cosmetic improvements, and landscaping work requested or needed for compliance, safety, and/or per local requirements.



#### Service Area Summary

## All of Long Island, NY (Nassau & Suffolk County) and willing to expand.

Nassau County - 11001, 11002, 11003, 11010, 11020, 11021, 11022, 11023, 11024, 11025, 11026, 11027, 11030, 11040, 11041, 11042, 11043, 11044, 11050, 11051, 11052, 11053, 11054, 11055, 11096, 11099, 11501, 11507, 11509, 11510, 11514, 11516, 11518, 11520, 11530, 11531, 11535, 11536, 11542, 11545, 11547, 11548, 11549, 11550, 11551, 11552, 11553, 11554, 11555, 11556, 11557, 11558, 11559, 11560, 11561, 11563, 11565, 11566, 11568, 11569, 11570, 11571, 11572, 11575, 11576, 11577, 11579, 11580, 11581, 11582, 11590, 11592, 11594, 11595, 11596, 11597, 11598, 11599, 11709, 11710, 11714, 11732, 11735, 11736, 11737, 11753, 11776, 11775, 11776, 11771, 11773, 11774, 11783, 11791, 11793, 11797, 11801, 11802, 11803, 11804, 11815, 11819, 11853, 11854, 11855

Suffolk County - 00501, 00544, 06390, 11701, 11702, 11703, 11704, 11705, 11706, 11707, 11708, 11713, 11715, 11716, 11717, 11718, 11719, 11720, 11720, 11724, 11725, 11726, 11727, 11729, 11730, 11731, 11733, 11738, 11739, 11740, 11741, 11742, 11743, 11746, 11747, 11749, 11750, 11751, 11752, 11754, 11755, 11757, 11760, 11763, 11764, 11766, 11767, 11768, 11769, 11770, 11772, 11775, 11776, 11777, 11778, 11779, 11780, 11782, 11784, 11786, 11787, 11788, 11789, 11790, 11792, 11794, 11795, 11796, 11798, 11901, 11930, 11931, 11932, 11933, 11934, 11935, 11937, 11939, 11940, 11941, 11942, 11944, 11946, 11947, 11948, 11949, 11950, 11951, 11952, 11953, 11954, 11955, 11956, 11957, 11958, 11959, 11960, 11961, 11962, 11963, 11964, 11965, 11967, 11968, 11969, 11970, 11971, 11972, 11974, 11972, 11964, 11965, 11967, 11968, 11969, 11970, 11971, 11972, 11964, 11965, 11967, 11968, 11969, 11970, 11971, 11972, 11974, 11964, 11965, 11964, 11965, 11967, 11968, 11969, 11970, 11971, 11972, 11974, 11964, 11965, 11964, 11965, 11967, 11968, 11969, 11970, 11971, 11972, 11974, 11964, 11965, 11965, 11967, 11968, 11969, 11970, 11971, 11972, 11964, 11965, 11967, 11968, 11969, 11970, 11971, 11972, 11974, 11964, 11965, 11967, 11966, 11967, 11968, 11967, 11968, 11967, 11968, 11967, 11968, 11967, 11964, 11965, 11967, 11968, 11969, 11970, 11971, 11972, 11974, 11964, 11965, 11967, 11966, 11967, 11968, 11969, 11970, 11971, 11972, 11974, 11964, 11965, 11967, 11968, 11969, 11970, 11971, 11972, 11974, 11964, 11965, 11967, 11966, 11967, 11968, 11967, 11966, 11967, 11968, 11967, 11968, 11967, 11968, 11967, 11968, 11967, 11964, 11967, 11964, 11965, 11967, 11968, 11966, 11967, 11968, 11967,

### **REO Related Real Estate Training & Certifications**

11973, 11975, 11976, 11977, 11978, 11980

### 2011

RDCPro<sup>™</sup> Certification, April 2011, Default School RES.NET REO AMP Certification, March 2011, RES.net Field Associate, REO Market Segment, Febuary 2011, First American Knowledge Source

### 2009

OneWest REO Policies and Procedures, November 2009, Default School

## 2008

Indymac REO Policies and Procedures, November 2008, Default School Advanced Evaluations, November 2008, Default School

### 2007

PAS Learning the REO Ropes, September 2007, Default School

#### 2003

Master Sales Academy Certification, May 2003, Master Sales Society

### 2002

Successfully Selling HUD Homes, January 2002, Long Island Board of Realtors

# 2001

Sucessfully Selling HUD Homes, December 2001, Long Island Board of Realtors

## 1999

Real Estate Brokers Course, December 1999, The American Real Estate School

# 1997

Fair Housing Compliance, October 1997, Long Island Board of Realtors

# 1**994**

Exploring Disposition Alternatives, December 1994, NYS Association of REALTORS, Inc. Understanding Mortgage Loan Appraisal, April 1994, Long Island Board of Realtors

## **Real Estate Training & Certifications**

# 2011

Practical Application of HAFA/Short Sale, April 2011, Asset Plan USA 'Capital Markets' Market Segment, Febuary 2011, First American Knowledge Source Field Associate – Origination Market Segment, Febuary 2011, First American Knowledge Source Field Associate – Servicing Market Segment, Febuary 2011, First American Knowledge Source Valuations & Adjustments Training, Febuary 2011, First American Knowledge Source

## 2006

SentriLock Course, November 2006, Long Island Board of Realtors Becoming a Mortgage Broker, March 2006, Long Island Board of Realtors Making the Right Decision Even When Nobody's Lookin, January 2006, Long Island Board of Realtors Becoming a Mortgage Broker Making More Money with Mtgs, March 2006, Long Island Board of Realtors

# 2004

Practice What You Preach... NAR Code of Ethics, December 2004, Long Island Board of Realtors Exploring Disposition, December 2004, NYS Association of REALTORS, Inc. CBR Certified Buyer Representative, April 2004, REAL NET Learning Services Practice What You Preach, October 2004, Long Island Board of Realtors

# 2002

Consensual Dual Agency, April 2002, Long Island Board of Realtors CBR Certified Buyer Representative, April 2004, Long Island Board of Realtors Tax Advantages of Home Ownership, April 2002, Long Island Board of Realtors Tax Free Exchanges, April 2002, Long Island Board of Realtors Business Management of a Real Estate Office, April 2002, Long Island Board of Realtors Covering Your Assets Through Risk Reduction, April 2002, Long Island Board of Realtors Commercial Opportunities, March 2002, Commercial & Investment RE Training Program Investments in Real Estate, March 2002, Commercial & Investment RE Training Program Commercial Brokerage Business, March 2002, Commercial & Investment RE Training Program

## 2000

RPAC Contribution, July 2000, Long Island Board of Realtors Rules and Regulations, April 2000, Multiple Listing Service of Long Island, Inc.

## 1997

Covering Your Assets through Risk Reduction, October 1997, Long Island Board of Realtors Mortgages as a Listing Tool, October 1997, Long Island Board of Realtors

## **Professional Licensure**

# Current - Real Estate Corporate Brokers License - 10311203041 - 12/14/2011 - 12/13/2013

Real Estate Corporate Brokers License, December 2010, Department of State Real Estate Brokers License, December 1999, American Real Estate School Real Estate Salesperson License, August 1993, American Real Estate School

## Insurance

Errors & Omissions (E&O) Insurance - CNA Insurance Company – 1/23/2013-1/23/2014 - \$1,000,000 Limit

# **Professional Memberships**

Long Island Board of Realtors (*LIBOR*), The National Association of Realtors (*NAR*), The New York State Association of Realtors (*NYSAR*), New York State Commercial Association of Realtors, The Multiple Listing Service of Long Island (*MLSLI*), Realtors Political Action Committee, Adult Education Teacher for Eastern Suffolk BOCES

# Interests

Merchant Marine Captain, Fishing, Diving, and Boating.

References	
Wells Fargo Bank, N.A. dba Premiere Asset Services (PAS) Tel. 866-518-2164 pasagents@wellsfargo.com	2006-Present
IndyMac Mortgage Services (IMB) a division of OneWest Bank (OWB) OneWest Services LLC/REO, 2900 Esperanza Crossing, Austin, TX 78758 Tel. 877-885-1624 <u>reosystem@imb.com</u>	2008-Present
LPS Asset Management Solutions 10385 Westmoor Dr., Suite 100, Westminster, CO 80021 Tel. 800-430-3320 Fax 720-566-8100	2008-Present
<b>Clear Capital</b> 10875 Pioneer Trail. Truckee, CA 96161 Tel. 530-550-2500 Fax 530-550-9218	2009-Present
Asset Valuation & Marketing, Inc. (AVM) 805 North Crest Drive, Suite 200, Grand Junction, CO 81506 Tel. 970-245-7350 Fax 970-254-9362	2009-Present
<b>RES.Net</b> 25391 Commercentre Dr., 2nd Flr, Lake Forest, CA 92630 Tel. 949-598-9920 Fax 800-760-7036 <u>info@res.net</u>	2010-Present
Old Republic Default Management Services <u>Ort.support@quandis.com</u>	2010-Present
<b>ProTeck Services Ltd.</b> 307 Waverley Oaks Rd., Suite 305, Waltham, MA 02452 Tel. 800-886-4949 Fax 781-891-3553	2010-Present
<b>PRIMA</b> 43513 Ridge Park Dr. Temecula, CA 92590 MWOB/WOB-CCR/SBA DUNS# 010581777 Tel. 951-694-8700	2010-Present
<b>DispoSolutions Default Srv Tech, LLC/National Valuation Services (NVS)</b> 630 Vernon Avenue, Suite B, Glencoe, IL 60022 Tel. 847-835-4202 Fax 847-835-1993 <u>info@dst-llc.com</u>	2010-Present
US Real Estate Services (USRES) support@usres.com	2010-Present
<b>CoreLogic SourceNet</b> 150 West Civic Center Dr, Suite 500   Sandy, UT 84070 Tel. 847-835-4202 Fax 801-459-0129 <i>FARVVHelp@corelogic.com</i>	2010-Present
ARRO Management Systems, LLC (ARRO) Tel. 1-800-228-9737 vendormgmt@arromanagementsystems.com	2011-Present
<b>People's United Bank</b> 850 Main St. Bridgeport, CT 06604 Rob Staron, Vice President, <u>Robert.Staron@peoples.com</u>	2011-Present
RMS Asset Management Solutions, LLC a Division of Reverse Mortgage Solutions, Inc. 5222 Cypress Creek Parkway, Suite 100 Houston, TX 77069 Tel: 281-719-1732 Fax: 1-866-294-3549 <u>www.reotosell.com</u>	2011-Present
PNC Financial Services Group 7681 Tyler's Place Boulevard West Chester, Ohio 45069 Tel : 513-759-1319 Fax : 877-668-4010 Dawn M. Karas, Asset Manager, PNC Asset Resolution Team, REO Services <u>dawn.karas@pnc.com</u>	2012-Present