

Company Proposal

HAKOLA & ASSOCIATES

Service Counties: Orange County, Riverside County, San Bernardino County, Los Angeles County, Northern San Diego County.

Listing Capacity: 50

History of Company: Regency Real Estate Brokers has been in business for approximately 20 years. Karen & Steve Hakola have been in Real Estate for the past 32 years and handling REO/BPO business for the past year.

REO Sales Experience and Clients: Hakola & Associates has performed hundreds of BPO's and or market evaluations in our 32 years Real Estate Experience. Our current focus is REO, Short Sales, First time buyers and relocation. We feel our knowledge of the current market conditions and values in a volatile market makes us a great asset to your company. We continue to work with our past client database of over 900 clients and investor database.

Available Facilities: Mission Viejo Office/ All home offices have similar technological capabilities.

Allocated Staff & Key Personnel: Steve & Karen Hakola are the key personnel of Hakola & Associates averaging 32 years of Real Estate Experience and \$22M of sales on an annual basis. They are both capable of handling all aspects of the REO/BPO process and have worked as a team for the past 20 years. They have both completed hundreds of BPO's over their time in Real Estate. Karen & Steve have completed a number of REO/BPO certification courses such as FARVV, Default School (REO Best Practices) and NVSI. Karen & Steve are also investment real estate owners.

There are currently two additional team members that are capable of handling many aspects of the REO process.

Bryan Hakola: A licensed agent will aid in valuations, property inspections, and new client/asset set-up. Bryan works with a large investor network raising capital for institutional purchases, he has raised on average \$10M of cash per year for the past five years.

Paula Forbes: Interoffice Personnel-Paula will aid with general office duties making sure all duties of the REO/BPO process are complete

"Start up Plan": Hakola & Associates are currently setup and prepared to handle many new from various Asset Managers. All systems and processes are in place and working efficiently.

Hakola & Associates is currently hosting first time buyer and investor seminars on a monthly basis. We will discuss the processes of buying a home and the benefits of a home purchase for first time buyer and investor. At the seminar we have national lenders onsite to discuss financing. Hakola & Associates and

its affiliates also provide a list of REO owned assets and informational packets for first time home buyers and investor.

Assets are listed on numerous websites such are Foreclosure.com, REO Trans, REALTOR.com and may others.

Out team of buyers agents will hold open houses

All properties will be efficiently prepared to market to the public by Hakola & Associates and our network of licensed contractors to provide cleanouts and repair services.

A market/showing activity report will be provided to the asset manager on a monthly basis electronically.

“Strategic Marketing Plan”: Hakola & Associates has an 18 point “Listing Plan of Action.”

“Disaster Recovery Plan”: We utilize licensed/bonded contractors specializing in REO properties that understand the deadlines and completing the project in a professional manner at the best possible costs.

Technological Capabilities: Hakola and Associates is extremely technologically capable. Our office is equipped with Fax machines, Scanners, postage Machines, Label Writers, Color Copiers/Printers and all computers are networked. We have up-to-date software for general computer/email and PDF duties along with REO/BPO management software. Each team member carries a digital camera in their car has Blackberry capabilities with email along with notebook computers with wireless access.