NAMNEET DHALIWAL

Broker / President | REO Listing Specialist | Certified Default Services Professional

Zone Realty, Inc. • 1500 E. Katella Ave., Ste. K, Orange, CA 92867
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300+	100+	20+ Yrs	Broker
Transactions Closed	REO Listings Closed	Southern California Real Estate	Licensed CA Broker Since 2015

PROFESSIONAL SUMMARY

California Real Estate Broker and REO specialist with more than 20 years in Southern California real estate and over 100 bank-owned listings closed. Experienced across the full REO lifecycle, from occupancy checks, cash-for-keys and property preservation through BPOs, rehab oversight, marketing and closing. Trusted by national lenders and asset managers through the peak of the foreclosure market and today, with a reputation for fast turnaround, clean reporting and closings that stay on schedule. Consulted by NBC News as a local REO expert.

PROFESSIONAL EXPERIENCE

Broker / Owner & President — 2015 – Present

Zone Realty, Inc. — Orange, CA

- Founded and lead a full-service brokerage specializing in bank-owned (REO) and default-related residential properties.
- **REO listing agent** for Wells Fargo and Premier Asset Services.
- Closed 300+ transactions to date, including 100+ REO listings managed from assignment to close of escrow.
- Work within lender and asset-manager platforms including Equator, RES.NET and VRM, with online and paper transaction submission.
- Provide bi-weekly or monthly written sales objective reports tailored to each client's requirements.

REALTOR® / REO Listing Agent — 2003 – 2015

Today Realty and Investments — Southern California

- Served as REO listing agent through the peak of the foreclosure market for Premier Asset Services, American Home Mortgage, Bankers Asset Management and USRES.
- Member of a brokerage team that has listed, sold and closed **300+ REO properties since 1990** for major lenders, including:

  Bank of America, Chase, Washington Mutual, World Savings / Wachovia, GMAC, Residential Funding Corp., Homecomings Financial, EMC Mortgage Corp., Security Pacific Bank, Glendale Federal, American Savings, GN Mortgage and Transamerica.

  Several of these institutions have since merged or ceased operations.

REO MANAGEMENT SERVICES

- **Securing the asset:** Occupancy check, re-key and securing of the property within 24 hours; immediate cash-for-keys coordination on occupied properties.
- **Property preservation:** Trash-out and cleaning of vacant properties within 3–5 days of listing.
- **Valuation & due diligence:** Interior BPO with photos and market analysis, repair bids, termite report and Natural Hazard Disclosure within 3–5 days, or as requested.
- **Rehab oversight:** Monitor repairs, recommend value-adding improvements and carry each property through to a market-ready finished product.
- **Expense advancement:** Approved repair, utility and maintenance bills up to $10,000 paid by the agent and submitted for reimbursement within 30 days.
- **Buyer qualification:** Preliminary credit review and pre-approval of all prospective buyers; estimated closing statement submitted with every offer.
- **Marketing:** Professional photography, virtual tours, REO staging, open houses, custom flyers, PDF packages and targeted internet marketing.
- **Reporting & closing:** Written sales objective reports bi-weekly or monthly; auction support when needed; rush orders welcome.

Communication with buyer's agents, escrow, title and REO clients is given the highest priority to ensure successful closing on every property.

LICENSES & CERTIFICATIONS

- REO Specialist Certified by Corcoran Coaching — 2023
- Certified Residential Specialist (CRS) — 2018
- Real Estate Broker License, State of California — 2015
- VRM Certified — 2008
- Equator Platform Certification — 2008
- Certified REO & Servicing Segments, First American REO — 2008
- Certified Default Services Professional (CDSP) — 2007
- Default School, REO Ropes Training — 2007
- Real Estate Salesperson License / REALTOR® — 2003

EDUCATION

- **Physician Assistant Program** — University of Southern California — 1993
- **Master of Science** — Punjab University, India — 1986

PROFESSIONAL ASSOCIATIONS

- National Association of REALTORS® (NAR)
- California Association of REALTORS® (C.A.R.)
- Pacific West Association of REALTORS®
- Southwest Riverside County Association of REALTORS®
- REOMAC / NADP — member and volunteer

ASSET MANAGER & PLATFORM EXPERIENCE

Trained, approved or held membership with the following asset managers, servicers and REO networks. Several of these companies are no longer in business, but the training, systems knowledge and standards learned with them remain part of how every listing is handled.

Asset Managers & Servicers

- American Home Mortgage (listing agent)
- USRES (listing agent)
- Bankers Asset Management
- Citi Residential (approved; Multiform)
- National Default Servicing LLC
- Asset Valuation and Marketing
- Clear Capital
- First American REO (FAREO) / FARVV
- First Preston
- LRES Corp.
- FAS Inc.
- REM Corp.
- Dispo Solutions • Keystone
- eMortgageLogic

REO Networks & Listing Platforms

- REOSource.com (Elite Member)
- RealtyTrac
- Buy Bank Homes
- REO.com
- REO Network
- RES.NET
- RealTrans • REOTrans
- Equator • VRM

AREAS SERVED

Orange County, with coverage of surrounding Los Angeles, San Bernardino and Riverside Counties, California.

ZONE REALTY INC