

An encouraging thought

When facing financial ruin it's hard to see the good side of life. Yet during these difficult times, I like to think of the following quote by Booker T. Washington.

Success is to be measured not so much by the position that one has reached in life as by the obstacles which he has overcome.

With that thought, as foreclosures increase and lending institutions close and people get evicted from their homes ... let's be inspired by a few people who help others overcome their obstacles.

No Paws Left Behind

Silent victims are the abandoned animals found in vacant properties.

With foreclosures rising, more than 1.25 million animals are at risk of being abandoned, and with shelters near capacity, the problem grows.



Keystone Asset Management is hired by lenders to manage REOs. Up to now, when they and other Asset Managers found these animals their only resources was to call the Humane Society.

So Keystone partnered with No Paws Left Behind, a non-profit that helps abandoned animals found in foreclosed property.

No Paws Left Behind works with *No Kill* shelters, and they provide monetary assistance for pet deposits required by new landlords...helping families stay together.

Keystone also created an agent training program which encourages agents to call No Paws Left Behind instead of the Humane Society.

To learn more, go to: www.NoPawsLeftBehind.org

***Goodness is the only investment
that never fails.***

- Henry David Thoreau

An NFL player helps the underserved

Austin Robbins knows something about facing tough obstacles. For years he was the defensive tackle for the Raiders and the Saints.



In retirement he thought selling real estate would be a fun industry to play in. That was until he discovered the rough and tumble world of foreclosures and REOs.

Austin felt uneasy about making money from another person's troubles, yet he also believes something good can come from a bad situation. So with each REO listing, he donates money to the R.U.M.O.R. Foundation.

R.U.M.O.R. stands for Running Under My Own Rules. It's dedicated to assisting under privileged, inner-city kids in the Washington, D.C. metropolitan area.

Thanks to Austin R.U.M.O.R. has support the following:

- The Mamie D. Lee School for emotionally and physically handicapped children.
- Send A Youth To Camp.
- Inner-city youths have taken field trips to watch the Washington Wizard play basketball.
- Uniforms & championship rings were purchased for the H.D. Woodsom Sr. High School football team.
- The New Grove Missionary Church received choir robes for the youth gospel chorus.

You can contact Austin at Arobbins@prudentialga.com.

Habitat Houses

Scott Simpson is the President of the Atlanta Board of Realtors, and together they've partnered with Habitat for Humanity for seven years.

Why? Because 39% of homelessness is caused by three elements associated with mortgage default.

15%, Loss of employment
12%, Eviction
12%, Illness

To learn more, go to www.ABR.org

Help with homework

Elaine Simpson, an REO listing agent in central Arkansas, has been a neighborly person to her Hispanic community.



For twenty years she's helped Hispanic children with their homework.

This support has brought her unexpected joy, especially when her students excel to be #1 in the class.

Plus her support created a trusting relationship with her student's parents who confidently confide in a wish to speak English. Unfortunately they still face a language barrier when buying REO properties for the contracts are written in English.

Elaine happily helps these families interpret the contracts, for once the abandoned property is purchased, fixed up and lived in, the community's value increases.

And to encourage Hispanic homeownership Elaine joined the Tennessee chapter of the National Association of Hispanic Real Estate Professionals because Arkansas does not have a chapter.

To learn more, e-mail elainerealtor1@aol.com.

Denver's Rescue Mission

Teri Dismont, is an REO listing agent in Colorado who deeply sympathizes with the homeless, especially during the winter months.

Teri said evicted and homeless people face many rental challenges, including:

- (1) Coming up with the down payment
- (2) Dealing with the financial scrutiny
- (3) Finding a rental unit that is safe and has quality

To help the homeless and evicted, Teri supports the Denver Rescue Mission.

To learn more, e-mail REO@RealtyWorldTeam.com.

Supporting kids with cancer Providing food and clothes Offering shelter for the abused

Cindy Simpson, an Associate Broker in Atlanta, sees the very worst of the foreclosure process. By closing more than 220 REOs a year, she's seen:

- Families who can't pay basic food bills or buy clothes.
- Child abuse caused by angry and frustrated parents.
- A family's finances eliminated by chronic diseases.

Feeling a need to give back Cindy supports four worthy organizations.

1. The Place offers emergency assistance and food to families who either lost their home or they are on the brink of losing their home. Each month Cindy buys the food for the pantry.
2. Jesse's House offers shelter for abused girls.
3. Angel's Closet provides clothes to women and children.
4. The Sunshine Kids benefits children with cancer.

To learn more, e-mail cindy.simpson@prudentialga.com

World peace

Little miracles every day brings us closer to world peace, and that's the philosophy of Tom Moon, broker and founder of www.REObroker.com.

He uses his time and resources to solve small problems that makes another person's life more peaceful.



For example ...

- When a single mother couldn't afford to send her child to camp, he paid the way.
- When Greg Mortenson, author of "Three Cups of Tea", needed help building a girl's school in Afghanistan, he contributed.
- When the Boys Town needs support, he's there to help.