

Oscar Lopez

► OBJECTIVE

To partner with real estate bank investors in an effort to turn non-performing assets into working capital by listing, preserving, marketing and selling bank owned properties through our REO division: REO Professors.

Our team leverages years of experience and dedication in all areas of real estate, as well as general construction — an area that has become an integral part of presenting and selling REOs. My Real Estate team has successfully closed 800 real estate transactions over the last 10 years, 20+ REO transactions in 2008 and 50+ short sale transactions in 2008. Moreover, REO Professors has over 15 licensed selling and listing agents outside of the REO group, and has a formidable list of vendors to support its business.

REO Professors' operation is supported with state of the art technology—streamlining processes—resulting in multiple efficiencies that directly impact quality, control and productivity. (REO Professors is a Division of Real Estate Professors)

► EXPERIENCE

2002 - Present

REALTOR®, REO Professors, DRE: 01338685

- National Association of Realtors® (NAR)
- California Association of Realtors® (CAR)
- Santa Clara County Association of Realtors® (SCCAOR)
- Member of the MLS
- 22 years of business and sales experience
- Education: BS, Business Administration Marketing, SJSU 1993
- REO Certifications: REOTrans, Res.net, CFK, REOMAC, 5-Star Trainings
- Real Estate Trainings: Brian Buffini Mentoring and Mike Ferry

1994 - 2002

National Sales Manager, Golden West - San Jose, CA

- Increased regional sales from \$4 million to \$10 million in 8 year span
- Managed 25 sales representatives and distribution channels
- Implemented training course for new recruits - speeding profitability

1998 - 1994

Inside Sales, Golden West - San Jose, CA


- Increased sales from \$1 million to 2 million yearly
- Suggested new products that increased earnings by 23%

Listings Last 6 months

		MLS#	Sales Typ	List Price	Sales Price	DOM	Bank/financial institution/seller
1	936 Thackarey Ln	80951219	Short Sale	350000	360000	12	Individual
2	1228 Capri Ln	80941025	REO	750000	760000	42	Financial Asset Services
3	3075 Thurman	80944710	REO	699,900	655,000	12	GMAC
4	2245 Warfield Way	80945905	REO	229900	265000	6	GMAC
5	3369 Agate Dr	80930850	REO	498300	495000	85	Precision Asset Management
6	5802 Cahalan Ave	80948225	REO	446900	446000	51	GMAC
7	4155 Voltaire St	80948907	REO	859900	836000	6	GMAC
8	7434 Aberdeen Ct	80947028	REO	682900	680000	9	GMAC
9	1638 Aldrich Way	80942868	REO	329000	329000	2	GMAC
10	708 Ada St	80938758	REO	419900	470000	5	GMAC
11	1050 Vine St	80941296	REO	287600	316000	7	Precision Asset Management
12	5410 Makati Ci	80936461	REO	244900	240000	51	GMAC
13	4178 Horizon Ct	80934273	REO	847900	870000	7	GMAC
14	5352 Carryback Ave	80931711	REO	349900	355000	9	GMAC
15	1471 Diablo Dr	80929988	REO	389900	363000	67	GMAC
16	695 Bristol Dr	80926256	REO	149900	152898	38	GMAC
17	1309 Crestwood Dr	80924528	Short Sale	580000	550000	13	Individual
18	645 Calle Siena	80912101	Short Sale	450000	420000	44	Individual
19	1939 Ensign Wy	80914700	Short Sale	620000	620000	54	Individual
			Average	483516	483310	27	
	List price to Sale price ratio			1.00042			

► Attached: Property Preservation Team, E&O Insurance, W9

HOW TO REACH US

 667 N. 1st St.
San Jose, CA 95112

DIRECT: (408) 489-9430

OFFICE: (408) 998-8200

FAX: (408) 998-8282

 oscar@reoprofessors.com

REO TEAM PROFILE
REO PROFESSORS

Oscar Lopez
Coverage Area



List of zip Code areas of service.

Greater San Jose area

94022,94024,94049,94041,94043,94085,94086,94087,94089,94301,94303,94304,94305,
94306,95008,95014,95020,95030,95032,95035,95037,95046,95050,95051,95054,95070,
95101,95110,95111,95112,95113,95116,95117,95118,95119,95120,95121,95122,95123,
95124,95125,95126,95127,95128,95129,95130,95131,95132,95133,95134,95135,95136,
95138,95139,95140,95141,95148

- Garza Electric License No. 802124
- Duran Fencing Company Inc., License No. 761035
- West Coast Landscape/Construction License No. 763346
- Work Force Roofing License No. 916633
- Haul-Away Today License No. 0656364
- Cardinal Painting License No. 768773 C-33
- Jose Cazares Tree Service License No. 181795
- Anderson Window and Door Installation License No. 560601
- Carpetworks, Inc. License No. 642298
- Dr. DEE'S Appliance Repair License No. 044467297
- Best Care Fumigation, Inc., License No. 10383
- Spotless Cleaning License No. 235714209
- Silicon Valley Locksmiths License No. 667096
- JC Appraisal Service License No. AR005809

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STATE OF CALIFORNIA DEPARTMENT OF REAL ESTATE

The license information shown below represents public information taken from the Department of Real Estate's database at the time of your inquiry. It will not reflect pending changes which are being reviewed for subsequent database updating. Also, the license information provided includes formal administrative actions that have been taken against licensees pursuant to the Business and Professions Code and/or the Administrative Procedure Act. All of the information displayed is public information. Although the business and mailing addresses of real estate licensees are included, this information is not intended for mass mailing purposes.

License information taken from records of the Department of Real Estate on 7/15/2010 9:06:03 AM

License Type: SALESPERSON

Name: Lopez, Oscar

Mailing Address: 2942 MEADOWLANDS LANE
SAN JOSE, CA 95135

License ID: 01338685

Expiration Date: 05/08/14

License Status: LICENSED

Salesperson License Issued: 05/08/02 (Unofficial -- taken from secondary records)

Former Name(s): NO FORMER NAMES

Employing Broker: License ID: [01330651](#)
Real Estate Professors and Loan
Professors Inc
667 NORTH 1ST ST
SAN JOSE, CA 95112

Comment: NO DISCIPLINARY ACTION

NO OTHER PUBLIC COMMENTS

>>>> Public information request complete <<<<

ACORD™ EVIDENCE OF PROPERTY INSURANCEXSA
R045 DATE
03-30-2010

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW HAS BEEN ISSUED, IS IN FORCE, AND CONVEYS ALL THE RIGHTS AND PRIVILEGES AFFORDED UNDER THE POLICY.

PRODUCER LORDS INSURANCE AGENCY INC/PHS PO BOX 33015 SAN ANTONIO TX 78265		PHONE (A/C, No, Ext): (866) 467-8730		COMPANY Hartford Casualty Ins Co	
CODE: 151985		SUB CODE:			
AGENCY CUSTOMER ID #: INSURED ARMANDO H AND ANNIE Q DELGADO 667 NORTH 1ST STREET SAN JOSE CA 95112		LOAN NUMBER		POLICY NUMBER 57 SBA AW2710	
		EFFECTIVE DATE 05/28/2010		EXPIRATION DATE 05/28/2011	
				<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED	
THIS REPLACES PRIOR EVIDENCE DATED:					

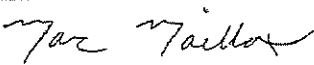
PROPERTY INFORMATION**LOCATION/DESCRIPTION**Location: 1, Building: 1
MORTGAGE BROKER
667 NORTH 1ST STREET
SAN JOSE CA 95112**COVERAGE INFORMATION**

COVERAGE/PERILS/FORMS	AMOUNT OF INSURANCE	DEDUCTIBLE
Policy Coverages: Special Form Including Theft Business Income with Extra Expense Equipment Breakdown Coverage		
Location Level Coverages: Building - Replacement Cost	\$797,300	\$1,000
Business Personal Property - Replacement Cost	\$68,300	\$1,000

REMARKS (Including Special Conditions)

Those usual to the Insured's Operations.

CANCELLATIONTHE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED BELOW 30 DAYS WRITTEN NOTICE (10 DAYS FOR NON-PAYMENT), AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.**ADDITIONAL INTEREST**

NAME AND ADDRESS Washington Mutual Bank Its Successors and/or Assigns PO BOX 391380 SOLOON, OH 44139	<input checked="" type="checkbox"/> MORTGAGEE	ADDITIONAL INSURED
	<input type="checkbox"/> LOSS PAYEE	
	LOAN # 625924261	
AUTHORIZED REPRESENTATIVE 		

BLACK INK INSURANCE SERVICES INC.
316 Riverside Avenue, Roseville, CA 95678-3148
PHONE (888) 777-7108 FAX (916) 774-1522

REAL ESTATE AGENTS ERRORS & OMISSIONS LIABILITY INSURANCE POLICY

CERTIFICATE OF INSURANCE

This is a claims made and reported policy.

Please read this policy and all endorsements and attachments carefully.

THIS IS TO CERTIFY that we have procured insurance subject to all terms and conditions herein state, from the insurer(s) listed below:

INSURER(S): Lloyds of London

ASSIGNED POLICY #: REEOAA1009

NAMED INSURED: Real Estate Professors Loans Professors, Inc

DBA: Real Estate Professors, REO Professors

ADDRESS: 667 North First St.
San Jose, CA 95112

STATUS OF INSURED: CORPORATION

POLICY PERIOD: Inception date: 04/01/2010 **TO** 04/01/2011
Effective 12:01 a.m. Standard Time at the mailing address of the Named Insured.

LIMITS OF LIABILITY:

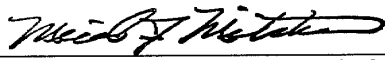
\$1,000,000	Each Claim
\$1,000,000	Aggregate

DEDUCTIBLE: \$2,500 Each Claim
The deductible amount applies to both Damages and Claim Expenses.

PRIOR ACTS DATE: 03/29/2004
If a date is indicated, this insurance will not apply to any regular act, error, omission, or personal injury which occurred before such date.

NOTICE OF CLAIM: BLACK INK INSURANCE SERVICES (LIC. #OC88578)
316 RIVERSIDE AVE.
ROSEVILLE, CA 95678-3148

THIS CERTIFICATE CANNOT BE CANCELLED FLAT. In the event of cancellation of this certificate the Insurer(a) shall be entitled to an earned premium for the time in force (a) a short rate of the annual premium if cancelled by the Insured, or (b) at pro rate of the annual premium if cancelled by the Insurer(s). If the Certificate is subject to a MINIMUM RETAINED PREMIUM and is cancelled by the Insured, the greater of the minimum retained premium or the short rate premium shall apply.

By 
IMPORTANT. If there is any inaccuracy in the foregoing please advise immediately.

Request for Taxpayer Identification Number and Certification

Give form to the
requester. Do not
send to the IRS.

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name, if different from above	
	REO Professors	
	Check appropriate box: <input type="checkbox"/> Individual/Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) ▶ <input type="checkbox"/> Other (see instructions) ▶	<input type="checkbox"/> Exempt payee
	Address (number, street, and apt. or suite no.) 667 N. First Street City, state, and ZIP code San Jose, CA 95112 List account number(s) here (optional)	
Requester's name and address (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

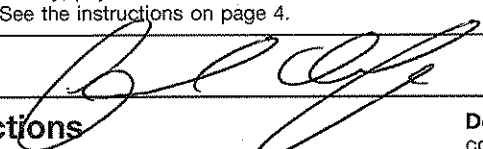
Social security number
or
Employer identification number
77 0577712

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here	Signature of U.S. person ▶ 	Date ▶ 6/1/10
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,



THE FIVE STAR INSTITUTE

FOR DEFAULT SERVICING PROFESSIONALS

CERTIFICATE OF COMPLETION

OSCAR LOPEZ

COMPLETED

RES.NET AGENT CERTIFICATION

APRIL 4, 2009

Mark Hulme

MARK HULME, PRESIDENT



This is to certify that

Oscar Lopez

*successfully completed the seminar
Cash for Keys & Personal Property Eviction
offered by the Association of
Real Estate Owned Managers*

April 4, 2009

Date




Shelley Kaye, 2009 REOMAC® President