

To whom it may concern:

Leslie Reed was a Real Estate Agent with Lyon Real Estate who was employed by Golden 1 to secure our REO properties. Some of those duties were to begin the eviction process with our attorneys, handle our Cash for Keys program when occupants were in agreement to vacate, to obtain contractors to provide bids for everything from minor repairs to full scale rehabs, yard maintenance, staging the properties for sale. Leslie was also responsible to for securing vacated properties which had been abandoned or squatters had broken into prior to our foreclosure sale dates. She was also required to manage all utilities (i.e. get services started and cancelled), monthly yard maintenances and pool servicers for all properties put under her care.

During the rehab process it was her job to visit the properties and discuss progress with the contractors and report to me each Monday so I could meet with Sr. Management on Tuesday to discuss each project and costs. Leslie managed these in a very professional manner and was on top of each project to obtain a quick turn-around in order to list the properties within 30-45 days from time of possession. We achieved this about 87.5% of the time..... the others were beyond her control with additional items being found by the contractors once work began including severe pest work and dry rot, theft of items like HVAC units, pool equipment all of which extended the marketing times.

From 2009-2012 Leslie handled about 65 properties. Those properties had repair cost from \$5000 to \$55,000. The homes she managed sold from \$55,000 - \$450,000 which was during the time of continual decline in property values. Properties she managed were condo's, single family tract and custom homes. She could always be relied upon to obtain quick contractor bids and help in decisions of cost effectiveness to determine our best strategy for each property based on its location and possible top of the market sale price in order to complete repairs or sell the properties "AS IS".

Leslie has extensive Real Estate knowledge as well as property management experience which has helped her in this endeavor. Leslie is a professional in every sense of the word and I would still be using her as one of my agents had she not decided to leave Lyon Real Estate.

If you have any further questions or I can be of any further help please do not hesitate to contact me directly.



John C. Smith Jr. | Sr. Loss Mitigation Specialist | Member Care

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