



## **NEWS RELEASE**

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### ***Home Ownership Matters announces Foreclosure Intervention training courses available in Florida***

***Indianapolis, IN - January 20, 2009*** HOM President and Founder Mildred Wilkins is pleased to announce that (FIS) the foreclosure certification program, as well as other courses which address the current educational needs of real estate professionals, are being introduced in Oklahoma. Oklahoma has seen a dramatic increase in foreclosures during the past two years. While the Wall Street bailout was needed and will help, there exists an urgent need for today's borrower who is in default to know what options are available and who can help to implement them. They need trained professionals.

This certification program was developed by Mildred Wilkins, president of HOM, LLC headquartered in Indianapolis, Indiana. The program provides 30 hours of material in a classroom setting designed to prepare attendees to become knowledgeable about the options available to consumers who are in default on their home loans. Included in the course are components which address the foreclosure process, ethics, fair housing, the short sale process as well as options for keeping the home. Real estate professionals need a broad knowledge base to make appropriate recommendations when a default has occurred. (FIS) training provides that broad base.

The practice of real estate has evolved rapidly as foreclosures have increased dramatically, creating a need for a new field of knowledge. Foreclosure is frequently avoidable--unfortunately consumers have limited opportunities to learn what options are available. Nor is there a way for consumers to identify professionals who have the ability to help them.

The Foreclosure Intervention Specialist (FIS) certification will set apart those agents who have taken extensive training to be prepared to handle the challenges associated with transactions when the consumer owes more than the property is worth on the open market. The

training can alter the outcome of mortgage default when a consumer chooses an agent who is an (FIS) specialist. The completion of this program will also help licensees avoid liability while helping them to work more effectively to avert foreclosure.

In addition to the professional training, the certification program concludes with a 2 hour workshop entitled "Building a Business Using Foreclosure Intervention Techniques". HOM strives to meet the needs of today's real estate professional and former students have greatly benefited from completing the certification and workshop. Registration is available on-line at: [www.HomeOwnershipMatters.com](http://www.HomeOwnershipMatters.com).

Ms. Wilkins is a former Fannie Mae Broker-Specialist who sold foreclosed properties for Fannie Mae for two and a half years. She has received loss mitigation training from NeighborWorks America, Fannie Mae and HUD. Since founding HOM in 2002, her work has been featured in the *New York Times* and *BusinessWeek*, she has appeared on MSNBC and NPR as well as being featured in many newspaper articles across the country.

Wilkins has been a faculty member for Graduate REALTOR Institute (GRI) since 2004. She is also a member of the faculty of NeighborWorks America as a trainer in Foreclosure Intervention. She is regularly a speaker or trainer at numerous state and regional conferences on foreclosure intervention, predatory lending, loss mitigation and/or mortgage fraud. She is widely recognized as a leading expert on these subjects. HOM has been certified as a continuing education provider for real estate professionals in Colorado, Nebraska, Kansas, Ohio Indiana, Kentucky and Alabama.

For (FIS) or other training offered by HOM, check upcoming events on the website, [www.HomeOwnershipMatters.com](http://www.HomeOwnershipMatters.com) for details.

Interested in the (FIS) program for your city/state?  
Contact Mildred Wilkins at 1 (866) 507-5105.